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News Release

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SURVEY OF MORTGAGE LENDING ACTIVITY 1989

The Department of Housing and Urban Development has announced that originations of mortgages on 1-4 family homes totaled $352.0 billion in 1989, down 8 percent from last year's total of $383.6 billion. Home loan originations made by savings and loan associations in 1989 amounted to $134.5 billion, down 16 percent from 1988, while home loans closed at commercial banks totalled $123.2 billion, 21 percent greater than in 1988. Lending activity at mortgage companies totalled $65.6 billion, down 23 percent from the previous year.

Savings and loan associations accounted for 38 percent of the 1989 originations, while the market shares at commercial banks and mortgage companies registered 35 and 19, respectively.

In 1989 originations of conventional home loans were $307.2 billion, down 9 percent from 1988. Conventional loans comprised 87 percent of total originations, while FHA-insured and VA-guaranteed loans amounted to 10 and 3 percent, respectively, of 1989 home loan originations. In 1988, FHA and VA loans had 9 and 3 percent shares respectively.

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During the year 1989, the dollar volume of loans originated on new homes was $80.8 billion (a 23 percent share of originations) and a decrease of 7 percent from 1988. Loans for existing homes (including refinancings) were $271.2 billion, a decrease of 9 percent from the previous year.

Purchases of home mortgages amounted to $365.5 billion in 1989. Of this total, $102.4 billion, or 28 percent, was for FHA-Insured and VA-Guaranteed loans. This proportion was 27 percent for the corresponding period in 1988. Federally sponsored mortgage pools made 53 percent of the home loans purchased in 1989. Mortgage companies purchased 15 percent, savings and loan associations purchased 10 percent, commercial banks and Federal credit agencies purchased 7 percent each.

Federally sponsored mortgage pools, commercial banks, and savings and loan associations banks were the largest direct sources of funds for home mortgages in 1989, accounting for 43, 23, and 16 percent, respectively, of total net acquisitions (originations plus purchases minus sales). Federal credit agencies had a 6 percent share.

Originations of long-term loans on multifamily properties totalled $31.1 billion of which 3 percent were FHA-insured. Loans closed on new multifamily properties accounted for 27 percent of the total. Commercial banks recorded 30 percent of the new multifamily loans closed during the year. Over the same period, state and local credit agencies had a 17 percent, while life insurance companies had a 16 percent share. Savings and loan associations and Federal credit agencies tied for fourth place with 13 percent each of the multifamily loans.

Of the total multifamily originations, savings and loan associations led with 37 percent of the closings followed by commercial banks with a 25 percent share. Mortgage companies and life insurance companies had a lesser but substantial share of the market with 14 percent and 9 percent, respectively.

Total originations of long-term loans on nonresidential properties were $150.0 billion, down 17 percent from that of a year ago. Commercial banks accounted for 71 percent of the nonresidential originations total, followed by life insurance companies with 17 percent, and savings and loan associations with a 6 percent market share. Long-term loans on farm properties totaled $8.3 billion, an increase of 9 percent from 1988.

Repayments (including amortization, prepayments, and refinancings) of long-term loans on all types of properties amounted to $392.9 billion in 1989, or 6 percent below the repayments for the previous year.

At the end of the year, total mortgage debt outstanding was $3,168.2 billion, of which $2,109.5 billion were long-term loans for 1-4 family homes; $231.0 billion were long-term loans for multifamily residential properties; and $534.1 billion were long-term loans for nonresidential properties. Total mortgage debt was up 8 percent from 1988. Of the $200.4 billion in outstanding construction loans, $42.2 billion were for homes, $38.1 billion were for multifamily properties, and $120.1 billion were for nonresidential properties. Land loans amounted to $48.7 billion.

The 1989 end-of-year report reflects refinements in methodology and revisions in previously reported data. The semi-annual Call Report benchmarks have been received from the Federal Deposit Insurance Corporation (FDIC) and were used to re-expand the commercial bank and mutual savings bank sample data to universe data. Application of these benchmarks normally results in revision to the numbers for the previous half-year period. However, beginning with this report the methodology for applying the benchmarks to the sample data has been revamped. We feel that this new technique results in a greater precision in estimating the universe numbers for commercial banks and mutual savings banks. Accordingly, commercial bank and mutual savings bank data has been revised from January through December, 1989.

Routine revisions have been made in the following lender groups for the time periods indicated:

Federal Credit Agencies,	Nov. 1989
Local Credit Agencies,	Jan. - Nov. 1989
Mortgage Pools,	Nov. 1989
Savings and Loan Associations,	Sep. - Oct. 1989

The statistics presented in the attached tables were obtained from reports filed by about 1,500 lending institutions and agencies and are compiled by the Office of Thrift Supervision, Mortgage Bankers Association of America, American Council of Life Insurance, and HUD, under a cooperative arrangement.

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SURVEY OF MORTGAGE LENDING ACTIVITY

Revised December 1989

Since the change in our methodology occurred after the publication of our December 1989 Press Release, we have included revised tables 1 - 12 at the end of this report.

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TABLE 1

END OF YEAR HOLDINGS OF LAND, CONSTRUCTION AND LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDER GROUPS FOR THE END OF 1989

(MILLIONS OF DOLLARS)

PROPERTY TYPE	COMM-ERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS	LIFE INSURANCE COMPANIES	NON-INS PENSION FUNDS	MORTGAGE COMPANIES	PRIVATE MBS CONDUITS	ST&L RET FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST&L CREDIT AGENCIES	TOTALS GROUPS SHOWN
LOANS FOR CONSTRUCTION												
1-4 FAMILY HOMES	21624	2275	17542	0	0	689	0	19	0	0	18	42167
MULTIFAMILY	17965	3304	13654	122	0	336	0	12	880	0	1808	38081
ALL NON-RESIDENTIAL	96383	4441	11559	594	20	4734	0	0	0	0	2379	120110
TOTAL CONSTRUCTION	135972	10020	42755	716	20	5759	0	31	880	0	4205	200358
LONG-TERM MORTGAGE LOANS												
1-4 FAMILY HOMES												
FHA INSURED	5900	3656	8134	1510	183	8951	0	885	9182	247120	9238	294767
VA GUARANTEED	3217	4068	8051	644	158	2595	0	349	3281	120709	1509	144585
CONVENTIONAL	326908	86927	495563	9951	727	18313	77217	3609	115614	490449	44863	1670141
SUBTOTAL	336025	94651	511752	12113	1068	29859	77217	4843	128077	858278	55610	2109493
MULTIFAMILY												
FHA INSURED	263	384	1123	409	152	36	0	4165	4278	8200	24005	43015
CONVENTIONAL	18814	14129	75366	21206	630	239	0	1001	26983	14529	15085	187982
SUBTOTAL	19077	14513	76489	21615	782	275	0	5166	31261	22729	39090	230997
NON-RESIDENTIAL	205971	24477	88563	193486	2965	1357	0	7078	4590	79	5456	534122
FARM PROPERTIES	16690	25	0	9733	0	0	0	11	10811	8413	176	45859
TOTAL LONG-TERM MORTGAGE LOANS	577763	133666	676804	236947	4815	31491	77217	17098	174839	889499	100332	2920471
LAND LOANS	25193	1296	21228	619	8	288	0	2	0	0	46	48680
TOTAL MORTGAGE LOAN CREDITS	738928	144982	740787	238282	4843	37538	77217	17131	175719	889499	104583	3169509

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 2

ANNUAL GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON 1-4 FAMILY NON-FARM HOMES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOR THE YEAR, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	1147	4010	5157	1154	6311	7243	-932
VA GUARANTEED	125	576	701	288	989	2068	-1079
CONVENTIONAL	32809	84526	117335	25123	142458	36855	105603
TOTAL	34081	89112	123193	26565	149758	46166	103592
MUTUAL SAVINGS BANKS							
FHA INSURED	224	662	886	46	932	762	170
VA GUARANTEED	103	350	453	23	476	446	30
CONVENTIONAL	3966	17891	21857	1363	23220	11243	11977
TOTAL	4293	18903	23196	1432	24628	12451	12177
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	391	3292	3683	0	3683	2663	1020
VA GUARANTEED	296	996	1292	0	1292	908	384
CONVENTIONAL	22716	106789	129505	38318	167823	97256	70567
TOTAL	23403	111077	134480	38318	172798	100827	71971
LIFE INSURANCE COMPANIES							
FHA INSURED	37	315	352	534	886	520	366
VA GUARANTEED	11	83	94	187	281	223	58
CONVENTIONAL	203	794	997	1364	2361	704	1657
TOTAL	251	1192	1443	2085	3528	1447	2081
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	13	13	6	19	0	19
VA GUARANTEED	1	5	6	2	8	0	8
CONVENTIONAL	0	135	135	411	546	3	543
TOTAL	1	153	154	419	573	3	570
MORTGAGE COMPANIES							
FHA INSURED	6462	17794	24256	30321	54577	49935	4642
VA GUARANTEED	2029	5591	7620	10537	18157	16941	1216
CONVENTIONAL	8985	24745	33730	12852	46582	41896	4686
TOTAL	17476	48130	65606	53710	119316	108772	10544
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	16224	16224	0	16224
TOTAL	0	0	0	16224	16224	0	16224
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	44	44	140	-96
VA GUARANTEED	0	0	0	3	3	0	3
CONVENTIONAL	38	13	51	926	977	6	971
TOTAL	38	13	51	973	1024	146	878
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	862	862	0	862
VA GUARANTEED	0	0	0	109	109	0	109
CONVENTIONAL	1042	1652	2694	26168	28862	4041	24821
TOTAL	1042	1652	2694	27139	29833	4041	25792
MORTGAGE POOLS							
FHA INSURED	0	0	0	41753	41753	0	41753
VA GUARANTEED	0	0	0	14265	14265	0	14265
CONVENTIONAL	0	0	0	136243	136243	148	136095
TOTAL	0	0	0	192261	192261	148	192113
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	23	255	278	2110	2388	0	2388
VA GUARANTEED	2	47	49	143	192	0	192
CONVENTIONAL	233	649	882	4093	4975	0	4975
TOTAL	258	951	1209	6346	7555	0	7555
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	8284	26341	34625	76830	111455	61263	50192
VA GUARANTEED	2567	7648	10215	25557	35772	20586	15186
CONVENTIONAL	69992	237194	307186	263085	570271	192152	378119
TOTAL	80843	271183	352026	365472	717498	274001	443497

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NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING. — 04/17/90

TABLE 3

ANNUAL GROSS FLOWS OF LONG-TERM MORTGAGE LOANS

BY ELEVEN MAJOR LENDING GROUPS FOR THE YEAR, 1989

(MILLIONS OF DOLLARS)

	TOTAL LOAN ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS	REPAYMENTS	NET CHANGE
COMMERCIAL BANKS							
1-4 FAMILY HOMES	123193	26565	149758	46166	103592	52589	51003
MULTIFAMILY	7669	544	8213	186	8027	6157	1870
NON-RESIDENTIAL	106424	3911	110335	2061	108274	80977	27297
FARM PROPERTIES	5974	0	5974	38	5936	4761	1175
TOTALS	243260	31020	274280	48451	225829	144484	81345
MUTUAL SAVINGS BANKS							
1-4 FAMILY HOMES	23196	1432	24628	12451	12177	9838	2339
MULTIFAMILY	2059	22	2081	1535	546	2461	-1915
NON-RESIDENTIAL	4880	128	5008	162	4846	3449	1397
FARM PROPERTIES	10	0	10	0	10	11	-1
TOTALS	30145	1582	31727	14148	17579	15759	1820
SAVINGS & LOAN ASSOCIATIONS							
1-4 FAMILY HOMES	134480	38318	172798	100827	71971	76723	-4752
MULTIFAMILY	11410	1040	12450	3800	8650	9356	-706
NON-RESIDENTIAL	9596	2193	11789	2688	9101	12496	-3395
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	155486	41551	197037	107315	89722	98575	-8853
LIFE INSURANCE COMPANIES							
1-4 FAMILY HOMES	1443	2085	3528	1447	2081	2081	0
MULTIFAMILY	2786	214	3000	76	2924	3435	-511
NON-RESIDENTIAL	25675	985	26660	765	25895	14905	10990
FARM PROPERTIES	883	447	1330	35	1295	1291	4
TOTALS	30787	3731	34518	2323	32195	21712	10483
PRV. NON-INSURED PENSION FUNDS							
1-4 FAMILY HOMES	154	419	573	3	570	208	362
MULTIFAMILY	44	15	59	1	58	97	-39
NON-RESIDENTIAL	507	398	905	73	832	649	183
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	705	832	1537	77	1460	954	506
MORTGAGE COMPANIES							
1-4 FAMILY HOMES	65606	53710	119316	108772	10544	2222	8322
MULTIFAMILY	4443	13	4456	4573	-117	71	-188
NON-RESIDENTIAL	1688	18	1706	1479	227	132	95
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	71737	53741	125478	114824	10654	2425	8229
PRIV MORTGAGE-BACKED CONDUITS							
1-4 FAMILY HOMES	0	16224	16224	0	16224	6017	10207
MULTIFAMILY	0	0	0	0	0	0	0
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	0	16224	16224	0	16224	6017	10207
STATE & LOCAL RETIREMENT FUNDS							
1-4 FAMILY HOMES	51	973	1024	146	878	833	45
MULTIFAMILY	4	229	233	21	212	475	-263
NON-RESIDENTIAL	95	660	755	14	741	827	-86
FARM PROPERTIES	0	0	0	0	0	89	-89
TOTALS	150	1862	2012	181	1831	2224	-393
FEDERAL CREDIT AGENCIES							
1-4 FAMILY HOMES	2694	27139	29833	4041	25792	15702	10090
MULTIFAMILY	1194	3728	4922	0	4922	1457	3465
NON-RESIDENTIAL	443	0	443	0	443	826	-383
FARM PROPERTIES	1430	183	1613	0	1613	7597	-5984
TOTALS	5761	31050	36811	4041	32770	25582	7188
MORTGAGE POOLS							
1-4 FAMILY HOMES	0	192261	192261	148	192113	70019	122094
MULTIFAMILY	0	4236	4236	0	4236	1660	2576
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	183	-183	1	-184
TOTALS	0	196497	196497	331	196166	71680	124486
STATE & LOCAL CREDIT AGENCIES							
1-4 FAMILY HOMES	1209	6346	7555	0	7555	2856	4699
MULTIFAMILY	1536	28	1564	0	1564	351	1213
NON-RESIDENTIAL	642	0	642	0	642	231	411
FARM PROPERTIES	0	0	0	0	0	11	-11
TOTALS	3387	6374	9761	0	9761	3449	6312
TOTALS FOR ELEVEN GROUPS							
1-4 FAMILY HOMES	352026	365472	717498	274001	443497	239088	204409
MULTIFAMILY	31145	10069	41214	10192	31022	25520	5502
NON-RESIDENTIAL	149950	8293	158243	7242	151001	114492	36509
FARM PROPERTIES	8297	630	8927	256	8671	13761	-5090
TOTALS	541418	384464	925882	291691	634191	392861	241330

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OFFICE OF FINANCIAL MANAGEMENT

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TABLE 4

ANNUAL GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON MULTIFAMILY PROPERTIES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOR THE YEAR, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	0	15	15	32	47	3	44
CONVENTIONAL	2505	5149	7654	512	8166	183	7983
TOTAL	2505	5164	7669	544	8213	186	8027
MUTUAL SAVINGS BANKS							
FHA INSURED	0	4	4	6	10	0	10
CONVENTIONAL	283	1772	2055	16	2071	1535	536
TOTAL	283	1776	2059	22	2081	1535	546
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	15	151	166	0	166	57	109
CONVENTIONAL	1054	10190	11244	1040	12284	3743	8541
TOTAL	1069	10341	11410	1040	12450	3800	8650
LIFE INSURANCE COMPANIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	1300	1486	2786	214	3000	76	2924
TOTAL	1300	1486	2786	214	3000	76	2924
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	13	0	13	0	13	0	13
CONVENTIONAL	31	0	31	15	46	1	45
TOTAL	44	0	44	15	59	1	58
MORTGAGE COMPANIES							
FHA INSURED	9	140	149	0	149	252	-103
CONVENTIONAL	522	3772	4294	13	4307	4321	-14
TOTAL	531	3912	4443	13	4456	4573	-117
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	137	137	3	134
CONVENTIONAL	3	1	4	92	96	18	78
TOTAL	3	1	4	229	233	21	212
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	114	114	0	114
CONVENTIONAL	1117	77	1194	3614	4808	0	4808
TOTAL	1117	77	1194	3728	4922	0	4922
MORTGAGE POOLS							
FHA INSURED	0	0	0	1095	1095	0	1095
CONVENTIONAL	0	0	0	3141	3141	0	3141
TOTAL	0	0	0	4236	4236	0	4236
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	593	8	601	9	610	0	610
CONVENTIONAL	860	75	935	19	954	0	954
TOTAL	1453	83	1536	28	1564	0	1564
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	630	318	948	1393	2341	315	2026
CONVENTIONAL	7675	22522	30197	8676	38873	9877	28996
TOTAL	8305	22840	31145	10069	41214	10192	31022

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 1

END OF YEAR HOLDINGS OF LAND, CONSTRUCTION AND LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDER GROUPS FOR THE END OF THE YEAR, 1988

(MILLIONS OF DOLLARS)

PROPERTY TYPE	COMM-ERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS	LIFE INSURANCE COMPANIES	NON-INS PENSION FUNDS	MORTGAGE COMPANIES	PRIVATE MBS CONDUITS	ST&L RET FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST&L CREDIT AGENCIES	TOTALS GROUPS SHOWN
LOANS FOR CONSTRUCTION												
1-4 FAMILY HOMES	20324	2626	19637	0	0	621	0	19	0	0	11	43239
MULTIFAMILY	14935	3664	15285	139	0	255	0	22	1055	0	2946	38301
ALL NON-RESIDENTIAL	93992	4032	16291	595	26	4606	0	0	0	0	2087	121629
TOTAL CONSTRUCTION	129251	10322	51213	734	26	5482	0	41	1055	0	5044	203169
LONG-TERM MORTGAGE LOANS												
1-4 FAMILY HOMES												
FHA INSURED	7733	4235	8337	1571	188	4531	0	1314	9133	223603	7516	268162
VA GUARANTEED	4808	4635	8934	823	167	1442	0	382	3719	115549	1438	141897
CONVENTIONAL	271705	83458	499237	10028	339	14274	66560	2884	105135	397038	42080	1492738
SUBTOTAL	284247	92328	516508	12422	694	20247	66560	4580	117987	736190	51034	1902797
MULTIFAMILY												
FHA INSURED	236	374	1149	441	148	138	0	4082	4279	7728	23247	41822
CONVENTIONAL	16803	13337	76051	23404	509	336	0	951	23517	11868	14865	181641
SUBTOTAL	17039	13712	77200	23845	657	474	0	5033	27796	19596	38112	223463
NON-RESIDENTIAL	179631	23093	91070	181959	2717	1196	0	6833	5073	80	5042	496694
FARM PROPERTIES	15511	0	0	9662	0	0	0	48	16795	8800	18	50834
TOTAL LONG-TERM MORTGAGE LOANS	496428	129132	684778	227888	4068	21917	66560	16494	167651	764466	94206	2673588
LAND LOANS	28750	761	25837	661	8	292	0	2	0	0	26	56337
TOTAL MORTGAGE LOAN CREDITS	654058	140215	761828	229283	4102	27691	66560	16537	168706	764466	99276	2932723

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 2

ANNUAL GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON 1-4 FAMILY NON-FARM HOMES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOR THE YEAR, 1988

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINA-TIONS	LOAN PUR-CHASES	GROSS ACQUISI-TIONS	LOAN SALES	NET ACQUISI-TIONS
COMMERCIAL BANKS							
FHA INSURED	909	3511	4421	1583	6004	5494	510
VA GUARANTEED	474	1153	1627	707	2334	2223	111
CONVENTIONAL	23573	72242	95815	22011	117827	31758	86069
TOTAL	24957	76907	101863	24301	126165	39475	86690
MUTUAL SAVINGS BANKS							
FHA INSURED	139	443	582	47	629	584	44
VA GUARANTEED	48	234	283	6	288	288	1
CONVENTIONAL	4413	23147	27560	4062	31623	9556	22067
TOTAL	4600	23824	28425	4115	32540	10428	22112
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	415	3260	3675	0	3675	2241	1434
VA GUARANTEED	387	1227	1614	0	1614	996	618
CONVENTIONAL	27606	127551	155157	49492	204649	94621	110028
TOTAL	28408	132038	160446	49492	209938	97858	112080
LIFE INSURANCE COMPANIES							
FHA INSURED	30	223	253	278	531	357	174
VA GUARANTEED	13	70	83	142	225	192	33
CONVENTIONAL	271	2724	2995	1846	4841	3119	1722
TOTAL	314	3017	3331	2266	5597	3668	1929
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	26	26	2	24
VA GUARANTEED	0	0	0	3	3	2	1
CONVENTIONAL	0	32	32	69	101	30	71
TOTAL	0	32	32	98	130	34	96
MORTGAGE COMPANIES							
FHA INSURED	7400	16090	23490	19970	43460	43045	415
VA GUARANTEED	2994	6541	9535	9353	18888	19077	-189
CONVENTIONAL	17134	35148	52282	6489	58771	55958	2813
TOTAL	27528	57779	85307	35812	121119	118080	3039
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	23411	23411	0	23411
TOTAL	0	0	0	23411	23411	0	23411
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	38	38	222	-184
VA GUARANTEED	0	0	0	10	10	0	10
CONVENTIONAL	1	17	18	602	620	0	620
TOTAL	1	17	18	650	668	222	446
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	472	472	119	353
VA GUARANTEED	0	0	0	61	61	55	6
CONVENTIONAL	1211	1647	2858	28602	31460	6152	25308
TOTAL	1211	1647	2858	29135	31993	6326	25667
MORTGAGE POOLS							
FHA INSURED	0	0	0	38505	38505	0	38505
VA GUARANTEED	0	0	0	14633	14633	0	14633
CONVENTIONAL	0	0	0	89631	89631	258	89373
TOTAL	0	0	0	142769	142769	258	142511
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	34	173	207	1471	1678	6	1672
VA GUARANTEED	4	34	38	111	149	2	147
CONVENTIONAL	112	929	1041	4473	5514	12	5502
TOTAL	150	1136	1286	6055	7341	20	7321
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	8927	23700	32627	62390	95018	52070	42947
VA GUARANTEED	3920	9260	13180	25025	38205	22834	15371
CONVENTIONAL	74322	263437	337759	230689	568447	201464	366983
TOTAL	87169	296397	383566	318104	701671	276369	425302

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 3

ANNUAL GROSS FLOWS OF LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDING GROUPS FOR THE YEAR, 1988

(MILLIONS OF DOLLARS)

	TOTAL LOAN ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS	REPAYMENTS	NET CHANGE
COMMERCIAL BANKS							
1-4 FAMILY HOMES	101863	24301	126165	39475	86690	50353	36337
MULTIFAMILY	6920	81	7001	80	6921	6554	367
NON-RESIDENTIAL	124106	2415	126521	2037	124484	103497	20987
FARM PROPERTIES	4588	0	4588	0	4588	3568	1020
TOTALS	237478	26797	264275	41592	222683	163973	58710
MUTUAL SAVINGS BANKS							
1-4 FAMILY HOMES	28425	4115	32540	10428	22112	8253	13858
MULTIFAMILY	3065	164	3228	332	2896	1879	1017
NON-RESIDENTIAL	6839	89	6928	419	6509	2881	3628
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	38328	4368	42696	11179	31517	13014	18503
SAVINGS & LOAN ASSOCIATIONS							
1-4 FAMILY HOMES	160446	49492	209938	97858	112080	69225	42855
MULTIFAMILY	17486	2340	19826	4043	15783	9377	6406
NON-RESIDENTIAL	17529	3645	21174	5120	16054	27236	-11182
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	195461	55477	250938	107021	143917	105838	38079
LIFE INSURANCE COMPANIES							
1-4 FAMILY HOMES	3331	2266	5597	3668	1929	2625	-696
MULTIFAMILY	3732	141	3873	7	3866	2085	1781
NON-RESIDENTIAL	29986	1571	31557	330	31227	13148	18079
FARM PROPERTIES	1231	0	1231	0	1231	1543	-312
TOTALS	38280	3978	42258	4005	38253	19401	18852
PRV. NON-INSURED PENSION FUNDS							
1-4 FAMILY HOMES	32	98	130	34	96	131	-35
MULTIFAMILY	34	188	222	117	105	379	-274
NON-RESIDENTIAL	229	689	918	236	682	584	98
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	295	975	1270	387	883	1094	-211
MORTGAGE COMPANIES							
1-4 FAMILY HOMES	85307	35812	121119	118080	3039	3059	-20
MULTIFAMILY	4526	229	4755	4425	330	72	258
NON-RESIDENTIAL	1032	251	1283	620	663	698	-35
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	90865	36292	127157	123125	4032	3829	203
PRIV MORTGAGE-BACKED CONDUITS							
1-4 FAMILY HOMES	0	23411	23411	0	23411	4754	18657
MULTIFAMILY	0	0	0	0	0	0	0
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	0	23411	23411	0	23411	4754	18657
STATE & LOCAL RETIREMENT FUNDS							
1-4 FAMILY HOMES	18	650	668	222	446	518	-72
MULTIFAMILY	82	73	155	13	142	314	-172
NON-RESIDENTIAL	396	650	1046	85	961	445	516
FARM PROPERTIES	7	0	7	0	7	7	0
TOTALS	503	1373	1876	320	1556	1284	272
FEDERAL CREDIT AGENCIES							
1-4 FAMILY HOMES	2858	29135	31993	6326	25667	15697	9970
MULTIFAMILY	1155	1962	3117	402	2715	732	1983
NON-RESIDENTIAL	423	1	424	0	424	913	-489
FARM PROPERTIES	1768	194	1962	0	1962	9528	-7566
TOTALS	6204	31292	37496	6728	30768	26870	3898
MORTGAGE POOLS							
1-4 FAMILY HOMES	0	142769	142769	258	142511	69876	72635
MULTIFAMILY	0	5667	5667	0	5667	1299	4368
NON-RESIDENTIAL	0	0	0	1	-1	0	-1
FARM PROPERTIES	0	0	0	194	-194	2	-196
TOTALS	0	148436	148436	453	147983	71177	76806
STATE & LOCAL CREDIT AGENCIES							
1-4 FAMILY HOMES	1286	6055	7341	20	7321	4835	2486
MULTIFAMILY	1158	61	1219	1	1218	125	1093
NON-RESIDENTIAL	1064	0	1064	0	1064	685	379
FARM PROPERTIES	0	0	0	0	0	8	-8
TOTALS	3508	6116	9624	21	9603	5653	3950
TOTALS FOR ELEVEN GROUPS							
1-4 FAMILY HOMES	383566	318104	701671	276369	425302	229327	195975
MULTIFAMILY	38158	10905	49064	9421	39643	22816	16827
NON-RESIDENTIAL	181604	9311	190915	8847	182068	150087	31980
FARM PROPERTIES	7594	194	7788	194	7594	14656	-7062
TOTALS	610922	338515	949437	294831	654606	416887	237719

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TABLE 4

ANNUAL GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON MULTIFAMILY PROPERTIES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOR THE YEAR, 1988

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	14	7	21	5	26	0	26
CONVENTIONAL	1794	5105	6899	75	6975	80	6894
TOTAL	1808	5112	6920	81	7001	80	6921
MUTUAL SAVINGS BANKS							
FHA INSURED	0	28	28	0	28	1	27
CONVENTIONAL	482	2555	3037	164	3201	332	2869
TOTAL	482	2583	3065	164	3228	332	2896
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	30	234	264	0	264	60	204
CONVENTIONAL	1842	15380	17222	2340	19562	3983	15579
TOTAL	1872	15614	17486	2340	19826	4043	15783
LIFE INSURANCE COMPANIES							
FHA INSURED	0	0	0	0	0	3	-3
CONVENTIONAL	1565	2167	3732	141	3873	4	3869
TOTAL	1565	2167	3732	141	3873	7	3866
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	4	0	4	175	179	99	80
CONVENTIONAL	7	23	30	13	43	18	25
TOTAL	11	23	34	188	222	117	105
MORTGAGE COMPANIES							
FHA INSURED	288	1713	2001	229	2230	2232	-2
CONVENTIONAL	1023	1502	2525	0	2525	2193	332
TOTAL	1311	3215	4526	229	4755	4425	330
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	1	8	9	30	39	0	39
CONVENTIONAL	35	38	73	43	116	13	103
TOTAL	36	46	82	73	155	13	142
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	2	2	18	20	402	-382
CONVENTIONAL	1074	79	1153	1944	3097	0	3097
TOTAL	1074	81	1155	1962	3117	402	2715
MORTGAGE POOLS							
FHA INSURED	0	0	0	1848	1848	0	1848
CONVENTIONAL	0	0	0	3819	3819	0	3819
TOTAL	0	0	0	5667	5667	0	5667
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	407	224	631	29	660	1	659
CONVENTIONAL	396	131	527	32	559	0	559
TOTAL	803	355	1158	61	1219	1	1218
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	744	2216	2960	2334	5294	2798	2496
CONVENTIONAL	8218	26980	35198	8571	43769	6623	37146
TOTAL	8962	29196	38158	10905	49064	9421	39643

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 1

END OF YEAR HOLDINGS OF LAND, CONSTRUCTION AND LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDER GROUPS FOR THE END OF THE YEAR, 1987

(MILLIONS OF DOLLARS)

PROPERTY TYPE	COMM-ERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS	LIFE INSURANCE COMPANIES	NON-INS PENSION FUNDS	MORTGAGE COMPANIES	PRIVATE MBS CONDUITS	ST&L RET FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST&L CREDIT AGENCIES	TOTALS GROUPS SHOWN
LOANS FOR CONSTRUCTION												
1-4 FAMILY HOMES	16914	2270	19115	0	0	615	0	19	0	0	63	38996
MULTIFAMILY	15611	2895	14879	99	0	174	0	25	1215	0	7446	42345
ALL NON-RESIDENTIAL	87346	3066	19249	572	25	4659	0	0	0	0	2	114919
TOTAL CONSTRUCTION	119871	8232	53243	671	25	5448	0	44	1215	0	7511	196260
LONG-TERM MORTGAGE LOANS												
1-4 FAMILY HOMES												
FHA INSURED	8577	4663	8064	1608	189	5121	0	1661	9674	204398	6606	250561
VA GUARANTEED	5293	5112	9624	909	186	2057	0	450	4312	111102	1352	140397
CONVENTIONAL	234041	68694	455965	10462	297	13090	47903	2466	94023	348052	43338	1318331
SUBTOTAL	247910	78469	473653	12979	672	20268	47903	4577	108009	663552	51296	1709289
MULTIFAMILY												
FHA INSURED	225	485	1088	506	171	140	0	4350	4755	6515	22950	41185
CONVENTIONAL	16448	12210	69707	21499	590	74	0	1019	21066	8717	14399	165729
SUBTOTAL	16673	12695	70795	22005	761	214	0	5369	25821	15232	37349	206914
NON-RESIDENTIAL	158644	19465	102252	163043	2533	1230	0	6636	5562	81	6462	465908
FARM PROPERTIES	14491	0	0	9893	0	0	0	10	24361	8800	177	57732
TOTAL LONG-TERM MORTGAGE LOANS	437719	110629	646700	207920	3966	21712	47903	16592	163753	687665	95284	2439843
LAND LOANS	24917	522	27780	661	8	93	0	5	0	0	23	54009
TOTAL MORTGAGE LOAN CREDITS	582081	119383	727723	209252	3999	27253	47903	16641	164968	687665	102818	2689686

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 2

ANNUAL GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON 1-4 FAMILY NON-FARM HOMES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOR THE YEAR, 1987

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	1316	6782	8099	1479	9578	6103	3475
VA GUARANTEED	786	3286	4072	731	4803	2972	1831
CONVENTIONAL	17167	95213	112380	19036	131416	41183	90232
TOTAL	19269	105282	124551	21246	145796	50258	95539
MUTUAL SAVINGS BANKS							
FHA INSURED	102	295	397	30	427	489	-61
VA GUARANTEED	23	91	114	26	141	147	-6
CONVENTIONAL	3980	29740	33720	3272	36993	11933	25059
TOTAL	4106	30126	34232	3329	37561	12568	24992
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	584	5530	6114	0	6114	4182	1932
VA GUARANTEED	484	1649	2133	0	2133	1452	681
CONVENTIONAL	27180	139122	166302	56726	223028	110425	112603
TOTAL	28248	146301	174549	56726	231275	116059	115216
LIFE INSURANCE COMPANIES							
FHA INSURED	50	309	359	82	441	531	-90
VA GUARANTEED	26	98	124	13	137	235	-98
CONVENTIONAL	665	2061	2726	1241	3967	305	3662
TOTAL	741	2468	3209	1336	4545	1071	3474
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	16	16	180	-164
VA GUARANTEED	0	0	0	20	20	5	15
CONVENTIONAL	0	6	6	54	60	53	7
TOTAL	0	6	6	90	96	238	-142
MORTGAGE COMPANIES							
FHA INSURED	11987	25238	37225	27387	64612	69319	-4707
VA GUARANTEED	4924	10366	15290	12759	28049	30107	-2058
CONVENTIONAL	19171	38407	57578	8789	66367	60752	5615
TOTAL	36082	74011	110093	48935	159028	160178	-1150
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	21166	21166	0	21166
TOTAL	0	0	0	21166	21166	0	21166
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	55	55	0	55
VA GUARANTEED	0	0	0	13	13	0	13
CONVENTIONAL	0	17	17	860	877	3	874
TOTAL	0	17	17	928	945	3	942
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	1606	1606	1586	20
VA GUARANTEED	0	0	0	180	180	852	-672
CONVENTIONAL	1131	1759	2890	21905	24795	3696	21099
TOTAL	1131	1759	2890	23691	26581	6134	20447
MORTGAGE POOLS							
FHA INSURED	0	0	0	65736	65736	0	65736
VA GUARANTEED	0	0	0	27345	27345	0	27345
CONVENTIONAL	0	0	0	132170	132170	232	131938
TOTAL	0	0	0	225251	225251	232	225019
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	7	130	137	855	992	0	992
VA GUARANTEED	0	30	30	132	162	0	162
CONVENTIONAL	25	532	557	3186	3743	0	3743
TOTAL	32	692	724	4173	4897	0	4897
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	14046	38285	52331	97246	149577	82389	67188
VA GUARANTEED	6243	15520	21763	41219	62982	35769	27213
CONVENTIONAL	69319	306857	376176	268405	644581	228582	415999
TOTAL	89609	360662	450271	406871	857141	346741	510400

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 3

ANNUAL GROSS FLOWS OF LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDING GROUPS FOR THE YEAR, 1987

(MILLIONS OF DOLLARS)

	TOTAL LOAN ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS	REPAYMENTS	NET CHANGE
COMMERCIAL BANKS							
1-4 FAMILY HOMES	124551	21246	145796	50258	95539	59339	36199
MULTIFAMILY	8299	161	8460	95	8365	6865	1500
NON-RESIDENTIAL	110490	1611	112101	2418	109683	85089	24594
FARM PROPERTIES	5192	199	5391	7	5384	3654	1730
TOTALS	248531	23217	271748	52777	218971	154947	64023
MUTUAL SAVINGS BANKS							
1-4 FAMILY HOMES	34232	3329	37561	12568	24992	11905	13087
MULTIFAMILY	4773	79	4852	164	4688	1663	3025
NON-RESIDENTIAL	6796	46	6842	135	6707	2602	4105
FARM PROPERTIES	1	0	2	0	2	2	0
TOTALS	45802	3454	49257	12868	36389	16172	20217
SAVINGS & LOAN ASSOCIATIONS							
1-4 FAMILY HOMES	174549	56726	231275	116059	115216	95125	20091
MULTIFAMILY	17830	2795	20625	4039	16586	13585	3001
NON-RESIDENTIAL	18828	5511	24339	4050	20289	15086	5203
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	211207	65032	276239	124148	152091	123796	28295
LIFE INSURANCE COMPANIES							
1-4 FAMILY HOMES	3209	1336	4545	1071	3474	2813	661
MULTIFAMILY	3547	266	3813	89	3724	2390	1334
NON-RESIDENTIAL	28160	2056	30216	1529	28687	11023	17664
FARM PROPERTIES	938	19	957	19	938	2075	-1137
TOTALS	35854	3677	39531	2708	36823	18301	18522
PRV. NON-INSURED PENSION FUNDS							
1-4 FAMILY HOMES	6	90	96	238	-142	224	-366
MULTIFAMILY	0	196	196	210	-14	30	-44
NON-RESIDENTIAL	294	165	459	192	267	2103	-1836
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	300	451	751	640	111	2357	-2246
MORTGAGE COMPANIES							
1-4 FAMILY HOMES	110093	48935	159028	160178	-1150	5806	-6956
MULTIFAMILY	2409	664	3073	3937	-864	80	-944
NON-RESIDENTIAL	2871	489	3360	2363	997	917	80
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	115373	50088	165461	166478	-1017	6803	-7820
PRIV MORTGAGE-BACKED CONDUITS							
1-4 FAMILY HOMES	0	21166	21166	0	21166	6605	14561
MULTIFAMILY	0	0	0	0	0	0	0
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	0	21166	21166	0	21166	6605	14561
STATE & LOCAL RETIREMENT FUNDS							
1-4 FAMILY HOMES	17	928	945	3	942	659	283
MULTIFAMILY	27	162	189	16	173	529	-356
NON-RESIDENTIAL	36	531	567	0	567	713	-146
FARM PROPERTIES	0	0	0	0	0	6	-6
TOTALS	80	1621	1701	19	1682	1907	-225
FEDERAL CREDIT AGENCIES							
1-4 FAMILY HOMES	2890	23691	26581	6134	20447	22281	-1834
MULTIFAMILY	1120	1445	2565	1100	1465	915	550
NON-RESIDENTIAL	478	0	478	0	478	1017	-539
FARM PROPERTIES	2243	45	2288	6	2282	13399	-11117
TOTALS	6731	25181	31912	7240	24672	37612	-12940
MORTGAGE POOLS							
1-4 FAMILY HOMES	0	225251	225251	232	225019	94784	130235
MULTIFAMILY	0	5424	5424	0	5424	1282	4142
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	6	6	45	-39	9	-48
TOTALS	0	230681	230681	277	230404	96075	134329
STATE & LOCAL CREDIT AGENCIES							
1-4 FAMILY HOMES	724	4173	4897	0	4897	3733	1164
MULTIFAMILY	7087	62	7149	0	7149	154	6995
NON-RESIDENTIAL	710	0	710	0	710	157	553
FARM PROPERTIES	35	19	54	18	36	56	-20
TOTALS	8556	4254	12810	18	12792	4100	8692
TOTALS FOR ELEVEN GROUPS							
1-4 FAMILY HOMES	450271	406871	857141	346741	510400	303275	207125
MULTIFAMILY	45092	11254	56346	9650	46696	27493	19203
NON-RESIDENTIAL	168663	10409	179072	10687	168385	118707	49678
FARM PROPERTIES	8409	288	8698	95	8603	19200	-10598
TOTALS	672435	428822	1101257	367173	734084	468676	265408

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OFFICE OF FINANCIAL MANAGEMENT

TABLE 4

ANNUAL GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON MULTIFAMILY PROPERTIES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOR THE YEAR, 1987

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINA-TIONS	LOAN PUR-CHASES	GROSS ACQUISI-TIONS	LOAN SALES	NET ACQUISI-TIONS
COMMERCIAL BANKS							
FHA INSURED	9	0	9	8	16	0	16
CONVENTIONAL	1481	6809	8291	153	8443	95	8349
TOTAL	1490	6809	8299	161	8460	95	8365
MUTUAL SAVINGS BANKS							
FHA INSURED	0	6	6	9	15	77	-61
CONVENTIONAL	696	4071	4767	69	4837	87	4749
TOTAL	696	4077	4773	79	4852	164	4688
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	28	251	279	0	279	64	215
CONVENTIONAL	1794	15757	17551	2795	20346	3975	16371
TOTAL	1822	16008	17830	2795	20625	4039	16586
LIFE INSURANCE COMPANIES							
FHA INSURED	0	0	0	0	0	4	-4
CONVENTIONAL	1360	2187	3547	266	3813	85	3728
TOTAL	1360	2187	3547	266	3813	89	3724
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	53	53	210	-157
CONVENTIONAL	0	0	0	143	143	0	143
TOTAL	0	0	0	196	196	210	-14
MORTGAGE COMPANIES							
FHA INSURED	361	1002	1363	153	1516	1828	-312
CONVENTIONAL	208	838	1046	511	1557	2109	-552
TOTAL	569	1840	2409	664	3073	3937	-864
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	111	111	0	111
CONVENTIONAL	25	2	27	51	78	16	62
TOTAL	25	2	27	162	189	16	173
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	0	0	475	-475
CONVENTIONAL	1045	75	1120	1445	2565	625	1940
TOTAL	1045	75	1120	1445	2565	1100	1465
MORTGAGE POOLS							
FHA INSURED	0	0	0	2156	2156	0	2156
CONVENTIONAL	0	0	0	3268	3268	0	3268
TOTAL	0	0	0	5424	5424	0	5424
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	5165	10	5175	55	5230	0	5230
CONVENTIONAL	1896	16	1912	7	1919	0	1919
TOTAL	7061	26	7087	62	7149	0	7149
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	5563	1269	6831	2545	9377	2658	6719
CONVENTIONAL	8505	29756	38261	8708	46969	6992	39977
TOTAL	14068	31024	45092	11254	56346	9650	46696

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 1

END OF QUARTER HOLDINGS OF LAND, CONSTRUCTION AND LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDER GROUPS FOR THE END OF THE FOURTH QUARTER, 1988

(MILLIONS OF DOLLARS)

PROPERTY TYPE	COMM-ERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS	LIFE INSURANCE COMPANIES	NON-INS PENSION FUNDS	MORTGAGE COMPANIES	PRIVATE MBS CONDUITS	ST&L RET FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST&L CREDIT AGENCIES	TOTALS GROUPS SHOWN
LOANS FOR CONSTRUCTION												
1-4 FAMILY HOMES	20324	2626	19637	0	0	621	0	19	0	0	11	43239
MULTIFAMILY	14935	3664	15285	139	0	255	0	22	1055	0	2946	38301
ALL NON-RESIDENTIAL	93992	4032	16291	595	26	4606	0	0	0	0	2087	121629
TOTAL CONSTRUCTION	129251	10322	51213	734	26	5482	0	41	1055	0	5044	203169
LONG-TERM MORTGAGE LOANS												
1-4 FAMILY HOMES												
FHA INSURED	7733	4235	8337	1571	188	4531	0	1314	9133	223603	7516	268162
VA GUARANTEED	4808	4635	8934	823	167	1442	0	382	3719	115549	1438	141897
CONVENTIONAL	271705	83458	499237	10028	339	14274	66560	2884	105135	397038	42080	1492738
SUBTOTAL	284247	92328	516508	12422	694	20247	66560	4580	117987	736190	51034	1902797
MULTIFAMILY												
FHA INSURED	236	374	1149	441	148	138	0	4082	4279	7728	23247	41822
CONVENTIONAL	16803	13337	76051	23404	509	336	0	951	23517	11868	14865	181641
SUBTOTAL	17039	13712	77200	23845	657	474	0	5033	27796	19596	38112	223463
NON-RESIDENTIAL	179631	23093	91070	181959	2717	1196	0	6833	5073	80	5042	496694
FARM PROPERTIES	15511	0	0	9662	0	0	0	48	16795	8600	18	50634
TOTAL LONG-TERM MORTGAGE LOANS	496428	129132	684778	227888	4068	21917	66560	16494	167651	764466	94206	2673588
LAND LOANS	28750	761	25837	661	8	292	0	2	0	0	26	56337
TOTAL MORTGAGE LOAN CREDITS	654429	140215	761828	229283	4102	27691	66560	16537	168706	764466	99276	2933094

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 2

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON 1-4 FAMILY NON-FARM HOMES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOURTH QUARTER, 1988

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	170	619	789	250	1039	598	441
VA GUARANTEED	33	97	130	49	179	86	93
CONVENTIONAL	5081	17409	22490	6067	28558	8061	20496
TOTAL	5284	18125	23409	6367	29776	8745	21030
MUTUAL SAVINGS BANKS							
FHA INSURED	22	105	126	14	140	202	-62
VA GUARANTEED	12	52	64	0	64	130	-66
CONVENTIONAL	979	6409	7388	325	7713	3456	4257
TOTAL	1013	6566	7579	339	7917	3788	4130
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	84	661	745	0	745	476	269
VA GUARANTEED	100	313	413	0	413	263	150
CONVENTIONAL	7262	30975	38237	13320	51557	24625	26932
TOTAL	7446	31949	39395	13320	52715	25364	27351
LIFE INSURANCE COMPANIES							
FHA INSURED	9	66	75	95	170	122	48
VA GUARANTEED	3	19	22	53	75	77	-2
CONVENTIONAL	57	985	1042	667	1709	1839	-130
TOTAL	69	1070	1139	815	1954	2038	-84
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	6	6	0	6
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	40	40	4	36
TOTAL	0	0	0	46	46	4	42
MORTGAGE COMPANIES							
FHA INSURED	1573	4861	6434	4982	11416	10798	618
VA GUARANTEED	712	2167	2879	2388	5267	5016	251
CONVENTIONAL	2175	6674	8849	1184	10033	8317	1716
TOTAL	4460	13702	18162	8554	26716	24131	2585
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	6313	6313	0	6313
TOTAL	0	0	0	6313	6313	0	6313
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	9	9	99	-90
VA GUARANTEED	0	0	0	4	4	0	4
CONVENTIONAL	0	5	5	184	189	0	189
TOTAL	0	5	5	197	202	99	103
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	63	63	20	43
VA GUARANTEED	0	0	0	7	7	2	5
CONVENTIONAL	291	383	674	6909	7583	1646	5937
TOTAL	291	383	674	6979	7653	1668	5985
MORTGAGE POOLS							
FHA INSURED	0	0	0	9954	9954	0	9954
VA GUARANTEED	0	0	0	3611	3611	0	3611
CONVENTIONAL	0	0	0	27383	27383	21	27362
TOTAL	0	0	0	40948	40948	21	40927
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	9	55	64	674	738	0	738
VA GUARANTEED	0	11	11	36	47	0	47
CONVENTIONAL	19	274	293	1323	1616	0	1616
TOTAL	28	340	368	2033	2401	0	2401
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	1867	6367	8233	16047	24280	12315	11965
VA GUARANTEED	860	2659	3519	6148	9667	5574	4093
CONVENTIONAL	15864	63114	78978	63715	142694	47969	94725
TOTAL	18591	72140	90731	85910	176641	65858	110783

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 3

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS

BY ELEVEN MAJOR LENDING GROUPS FOR THE FOURTH QUARTER, 1988

(MILLIONS OF DOLLARS)

	TOTAL LOAN ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS	REPAYMENTS	NET CHANGE
COMMERCIAL BANKS							
1-4 FAMILY HOMES	23409	6367	29776	8745	21030	13034	7996
MULTIFAMILY	1930	11	1941	0	1941	1504	437
NON-RESIDENTIAL	30193	2080	32272	608	31664	23223	8441
FARM PROPERTIES	986	0	986	0	986	997	-11
TOTALS	56518	8457	64975	9354	55622	38758	16864
MUTUAL SAVINGS BANKS							
1-4 FAMILY HOMES	7579	339	7917	3788	4130	2213	1917
MULTIFAMILY	822	2	823	179	645	509	136
NON-RESIDENTIAL	1614	0	1614	2	1612	956	656
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	10015	340	10355	3969	6386	3677	2709
SAVINGS & LOAN ASSOCIATIONS							
1-4 FAMILY HOMES	39395	13320	52715	25364	27351	17260	10091
MULTIFAMILY	4642	419	5061	1045	4016	2507	1509
NON-RESIDENTIAL	4352	1080	5432	2745	2687	2231	456
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	48389	14819	63208	29154	34054	21998	12056
LIFE INSURANCE COMPANIES							
1-4 FAMILY HOMES	1139	815	1954	2038	-84	1207	-1291
MULTIFAMILY	1146	77	1223	1	1222	651	571
NON-RESIDENTIAL	11905	560	12465	145	12320	4840	7480
FARM PROPERTIES	713	0	713	0	713	449	264
TOTALS	14903	1452	16355	2184	14171	7147	7024
PRV. NON-INSURED PENSION FUNDS							
1-4 FAMILY HOMES	0	46	46	4	42	23	19
MULTIFAMILY	7	1	8	7	1	249	-244
NON-RESIDENTIAL	51	307	358	2	356	151	205
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	58	354	412	13	399	423	-24
MORTGAGE COMPANIES							
1-4 FAMILY HOMES	18162	8554	26716	24131	2585	492	2093
MULTIFAMILY	1331	0	1331	1425	-94	39	-133
NON-RESIDENTIAL	331	92	423	150	273	122	151
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	19824	8646	28470	25706	2764	653	2111
PRIV MORTGAGE-BACKED CONDUITS							
1-4 FAMILY HOMES	0	6313	6313	0	6313	1323	4990
MULTIFAMILY	0	0	0	0	0	0	0
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	0	6313	6313	0	6313	1323	4990
STATE & LOCAL RETIREMENT FUNDS							
1-4 FAMILY HOMES	5	197	202	99	103	133	-30
MULTIFAMILY	2	17	19	4	15	59	-44
NON-RESIDENTIAL	8	273	281	0	281	190	91
FARM PROPERTIES	1	0	1	0	1	0	1
TOTALS	16	487	503	103	400	382	18
FEDERAL CREDIT AGENCIES							
1-4 FAMILY HOMES	674	6979	7653	1668	5985	3675	2310
MULTIFAMILY	339	531	870	13	857	129	728
NON-RESIDENTIAL	94	0	94	0	94	169	-75
FARM PROPERTIES	324	115	439	0	439	2077	-1638
TOTALS	1431	7625	9056	1681	7375	6050	1325
MORTGAGE POOLS							
1-4 FAMILY HOMES	0	40948	40948	21	40927	18529	22398
MULTIFAMILY	0	1942	1942	0	1942	306	1636
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	115	-115	0	-115
TOTALS	0	42890	42890	136	42754	18835	23919
STATE & LOCAL CREDIT AGENCIES							
1-4 FAMILY HOMES	368	2033	2401	0	2401	1039	1362
MULTIFAMILY	482	29	511	0	511	43	468
NON-RESIDENTIAL	159	0	159	0	159	308	-149
FARM PROPERTIES	0	0	0	0	0	2	-2
TOTALS	1009	2062	3071	0	3071	1392	1679
TOTALS FOR ELEVEN GROUPS							
1-4 FAMILY HOMES	90731	85910	176641	65858	110783	58928	51855
MULTIFAMILY	10701	3029	13729	2674	11056	5996	5060
NON-RESIDENTIAL	48707	4392	53098	3652	49446	32190	17256
FARM PROPERTIES	2024	115	2139	115	2024	3525	-1501
TOTALS	152162	93446	245608	72299	173309	100639	72670

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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TABLE 4

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON MULTIFAMILY PROPERTIES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOURTH QUARTER, 1988

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	0	5	5	0	5	0	5
CONVENTIONAL	597	1329	1925	11	1936	0	1936
TOTAL	597	1333	1930	11	1941	0	1941
MUTUAL SAVINGS BANKS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	110	712	822	2	823	179	645
TOTAL	110	712	822	2	823	179	645
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	7	62	69	0	69	15	54
CONVENTIONAL	451	4122	4573	419	4992	1030	3962
TOTAL	458	4184	4642	419	5061	1045	4016
LIFE INSURANCE COMPANIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	567	579	1146	77	1223	1	1222
TOTAL	567	579	1146	77	1223	1	1222
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	7	0	7	1	8	7	1
TOTAL	7	0	7	1	8	7	1
MORTGAGE COMPANIES							
FHA INSURED	201	377	578	0	578	678	-100
CONVENTIONAL	288	465	753	0	753	747	6
TOTAL	489	842	1331	0	1331	1425	-94
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	13	13	0	13
CONVENTIONAL	0	2	2	4	6	4	2
TOTAL	0	2	2	17	19	4	15
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	8	8	13	-5
CONVENTIONAL	316	23	339	523	862	0	862
TOTAL	316	23	339	531	870	13	857
MORTGAGE POOLS							
FHA INSURED	0	0	0	785	785	0	785
CONVENTIONAL	0	0	0	1157	1157	0	1157
TOTAL	0	0	0	1942	1942	0	1942
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	94	212	306	0	306	0	306
CONVENTIONAL	106	70	176	29	205	0	205
TOTAL	200	282	482	29	511	0	511
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	302	656	958	806	1764	706	1058
CONVENTIONAL	2441	7302	9743	2223	11966	1968	9998
TOTAL	2743	7958	10701	3029	13729	2674	11056

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 1

END OF QUARTER HOLDINGS OF LAND, CONSTRUCTION AND LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDER GROUPS FOR THE END OF THE FOURTH QUARTER, 1989

(MILLIONS OF DOLLARS)

PROPERTY TYPE	COMMERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS	LIFE INSURANCE COMPANIES	NON-INS PENSION FUNDS	MORTGAGE COMPANIES	PRIVATE MBS CONDUITS	ST&L RET FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST&L CREDIT AGENCIES	TOTALS GROUPS SHOWN
LOANS FOR CONSTRUCTION												
1-4 FAMILY HOMES	21624	2275	17542	0	0	689	0	19	0	0	18	42167
MULTIFAMILY	17965	3304	13654	122	0	336	0	12	880	0	1808	38081
ALL NON-RESIDENTIAL	96383	4441	11559	594	20	4734	0	0	0	0	2379	120110
TOTAL CONSTRUCTION	135972	10020	42755	716	20	5759	0	31	880	0	4205	200358
LONG-TERM MORTGAGE LOANS												
1-4 FAMILY HOMES												
FHA INSURED	5900	3656	8134	1518	183	8951	0	885	9182	247120	9238	294767
VA GUARANTEED	3217	4068	8055	644	158	2595	0	349	3281	120709	1509	144585
CONVENTIONAL	326908	86927	495563	9951	727	18313	77217	3609	115614	490449	44863	1670141
SUBTOTAL	336025	94651	511752	12113	1068	29859	77217	4843	128077	858278	55610	2109493
MULTIFAMILY												
FHA INSURED	263	384	1123	409	152	36	0	4165	4278	8200	24005	43015
CONVENTIONAL	18814	14129	75366	21206	630	239	0	1001	26983	14529	15085	187982
SUBTOTAL	19077	14513	76489	21615	782	275	0	5166	31261	22729	39090	230997
NON-RESIDENTIAL	205971	24477	88563	193486	2965	1357	0	7078	4690	79	5456	534122
FARM PROPERTIES	16690	25	0	9733	0	0	0	11	10811	8413	176	45859
TOTAL LONG-TERM MORTGAGE LOANS	577763	133666	676804	236947	4815	31491	77217	17098	174839	889499	100332	2920471
LAND LOANS	25193	1296	21228	619	8	288	0	2	0	0	46	48680
TOTAL MORTGAGE LOAN CREDITS	738928	144982	740787	238282	4843	37538	77217	17131	175719	889499	104583	3169509

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 2

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON 1-4 FAMILY NON-FARM HOMES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOURTH QUARTER, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	161	1016	1177	431	1608	1204	404
VA GUARANTEED	24	201	225	187	412	135	277
CONVENTIONAL	9570	22904	32474	11185	43659	12032	31627
TOTAL	9755	24121	33876	11803	45679	13371	32308
MUTUAL SAVINGS BANKS							
FHA INSURED	61	213	274	17	291	180	111
VA GUARANTEED	27	99	126	4	130	120	10
CONVENTIONAL	1015	5034	6049	443	6492	3226	3266
TOTAL	1103	5346	6449	464	6913	3526	3387
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	103	973	1076	0	1076	837	239
VA GUARANTEED	60	249	309	0	309	238	71
CONVENTIONAL	5514	27799	33313	9971	43284	30862	12422
TOTAL	5677	29021	34698	9971	44669	31937	12732
LIFE INSURANCE COMPANIES							
FHA INSURED	11	85	96	132	228	158	70
VA GUARANTEED	3	25	28	48	76	69	7
CONVENTIONAL	79	464	543	369	912	441	471
TOTAL	93	574	667	549	1216	668	548
PRIV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	13	13	0	13	0	13
VA GUARANTEED	0	5	5	0	5	0	5
CONVENTIONAL	0	31	31	70	101	0	101
TOTAL	0	49	49	70	119	0	119
MORTGAGE COMPANIES							
FHA INSURED	1233	4815	6048	10394	16442	15924	518
VA GUARANTEED	378	1480	1858	3249	5107	4910	197
CONVENTIONAL	1693	6664	8357	5698	14055	12802	1253
TOTAL	3304	12959	16263	19341	35604	33636	1968
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	4111	4111	0	4111
TOTAL	0	0	0	4111	4111	0	4111
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	18	18	0	18
VA GUARANTEED	0	0	0	1	1	0	1
CONVENTIONAL	38	0	38	267	305	0	305
TOTAL	38	0	38	286	324	0	324
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	404	404	0	404
VA GUARANTEED	0	0	0	48	48	0	48
CONVENTIONAL	235	426	661	7754	8415	731	7684
TOTAL	235	426	661	8206	8867	731	8136
MORTGAGE POOLS							
FHA INSURED	0	0	0	12307	12307	0	12307
VA GUARANTEED	0	0	0	4193	4193	0	4193
CONVENTIONAL	0	0	0	45718	45718	2	45716
TOTAL	0	0	0	62218	62218	2	62216
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	4	49	53	427	480	0	480
VA GUARANTEED	0	11	11	35	46	0	46
CONVENTIONAL	48	145	193	820	1013	0	1013
TOTAL	52	205	257	1282	1539	0	1539
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	1573	7164	8737	24130	32867	18303	14564
VA GUARANTEED	492	2070	2562	7765	10327	5472	4855
CONVENTIONAL	18192	63467	81659	86406	168065	60096	107969
TOTAL	20257	72701	92958	118301	211259	83871	127388

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 3

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDING GROUPS FOR THE FOURTH QUARTER, 1989

(MILLIONS OF DOLLARS)

	TOTAL LOAN ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS	REPAYMENTS	NET CHANGE
COMMERCIAL BANKS							
1-4 FAMILY HOMES	33876	11803	45679	13371	32308	17097	15211
MULTIFAMILY	2956	266	3222	123	3099	2476	623
NON-RESIDENTIAL	32887	754	33641	414	33227	29806	3421
FARM PROPERTIES	1926	0	1926	0	1926	1428	498
TOTALS	71645	12823	84468	13908	70560	50807	19753
MUTUAL SAVINGS BANKS							
1-4 FAMILY HOMES	6449	464	6913	3526	3387	2693	694
MULTIFAMILY	755	18	773	61	712	118	594
NON-RESIDENTIAL	1156	44	1200	33	1167	898	269
FARM PROPERTIES	2	0	2	0	2	0	2
TOTALS	8362	526	8888	3620	5268	3709	1559
SAVINGS & LOAN ASSOCIATIONS							
1-4 FAMILY HOMES	34698	9971	44669	31937	12732	22209	-9477
MULTIFAMILY	2572	349	2921	574	2347	3761	-1414
NON-RESIDENTIAL	1708	275	1983	553	1430	4723	-3293
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	38978	10595	49573	33064	16509	30693	-14184
LIFE INSURANCE COMPANIES							
1-4 FAMILY HOMES	667	549	1216	668	548	850	-302
MULTIFAMILY	1020	56	1076	30	1046	685	361
NON-RESIDENTIAL	8394	335	8729	356	8373	4676	3697
FARM PROPERTIES	218	80	298	35	263	301	-38
TOTALS	10299	1020	11319	1089	10230	6512	3718
PRV. NON-INSURED PENSION FUNDS							
1-4 FAMILY HOMES	49	70	119	0	119	120	-1
MULTIFAMILY	25	0	25	0	25	21	4
NON-RESIDENTIAL	95	0	95	0	95	86	9
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	169	70	239	0	239	227	12
MORTGAGE COMPANIES							
1-4 FAMILY HOMES	16263	19341	35604	33636	1968	687	1281
MULTIFAMILY	1517	0	1517	1517	0	4	-4
NON-RESIDENTIAL	433	0	433	382	51	10	41
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	18213	19341	37554	35535	2019	701	1318
PRIV MORTGAGE-BACKED CONDUITS							
1-4 FAMILY HOMES	0	4111	4111	0	4111	1576	2535
MULTIFAMILY	0	0	0	0	0	0	0
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	0	4111	4111	0	4111	1576	2535
STATE & LOCAL RETIREMENT FUNDS							
1-4 FAMILY HOMES	38	286	324	0	324	131	193
MULTIFAMILY	3	101	104	6	98	171	-73
NON-RESIDENTIAL	47	164	211	0	211	327	-116
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	88	551	639	6	633	629	4
FEDERAL CREDIT AGENCIES							
1-4 FAMILY HOMES	661	8206	8867	731	8136	4120	4016
MULTIFAMILY	227	1415	1642	0	1642	129	1513
NON-RESIDENTIAL	108	0	108	0	108	268	-160
FARM PROPERTIES	280	18	298	0	298	1710	-1412
TOTALS	1276	9639	10915	731	10184	6227	3957
MORTGAGE POOLS							
1-4 FAMILY HOMES	0	62218	62218	2	62216	19382	42834
MULTIFAMILY	0	574	574	0	574	415	159
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	18	-18	0	-18
TOTALS	0	62792	62792	20	62772	19797	42975
STATE & LOCAL CREDIT AGENCIES							
1-4 FAMILY HOMES	257	1282	1539	0	1539	697	842
MULTIFAMILY	583	15	598	0	598	43	555
NON-RESIDENTIAL	249	0	249	0	249	65	184
FARM PROPERTIES	0	0	0	0	0	5	-5
TOTALS	1089	1297	2386	0	2386	810	1576
TOTALS FOR ELEVEN GROUPS							
1-4 FAMILY HOMES	92958	118301	211259	83871	127388	69562	57826
MULTIFAMILY	9658	2794	12452	2311	10141	7823	2318
NON-RESIDENTIAL	45077	1572	46649	1738	44911	40859	4052
FARM PROPERTIES	2426	98	2524	53	2471	3444	-973
TOTALS	150119	122765	272884	87973	184911	121688	63223

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT

NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING. — 04/17/90

TABLE 4

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON MULTIFAMILY PROPERTIES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FOURTH QUARTER, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	0	8	8	12	20	0	20
CONVENTIONAL	1375	1573	2948	254	3202	123	3079
TOTAL	1375	1581	2956	266	3222	123	3099
MUTUAL SAVINGS BANKS							
FHA INSURED	0	4	4	3	7	0	7
CONVENTIONAL	108	643	751	15	766	61	705
TOTAL	108	647	755	18	773	61	712
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	3	34	37	0	37	9	28
CONVENTIONAL	208	2327	2535	349	2884	565	2319
TOTAL	211	2361	2572	349	2921	574	2347
LIFE INSURANCE COMPANIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	412	608	1020	56	1076	30	1046
TOTAL	412	608	1020	56	1076	30	1046
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	10	0	10	0	10	0	10
CONVENTIONAL	15	0	15	0	15	0	15
TOTAL	25	0	25	0	25	0	25
MORTGAGE COMPANIES							
FHA INSURED	7	27	34	0	34	34	0
CONVENTIONAL	109	1374	1483	0	1483	1483	0
TOTAL	116	1401	1517	0	1517	1517	0
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	33	33	0	33
CONVENTIONAL	3	0	3	68	71	6	65
TOTAL	3	0	3	101	104	6	98
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	208	19	227	1415	1642	0	1642
TOTAL	208	19	227	1415	1642	0	1642
MORTGAGE POOLS							
FHA INSURED	0	0	0	145	145	0	145
CONVENTIONAL	0	0	0	429	429	0	429
TOTAL	0	0	0	574	574	0	574
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	113	0	113	7	120	0	120
CONVENTIONAL	470	0	470	8	478	0	478
TOTAL	583	0	583	15	598	0	598
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	133	73	206	200	406	43	363
CONVENTIONAL	2908	6544	9452	2594	12046	2268	9778
TOTAL	3041	6617	9658	2794	12452	2311	10141

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 1

END OF QUARTER HOLDINGS OF LAND, CONSTRUCTION AND LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDER GROUPS FOR THE END OF THE THIRD QUARTER, 1989

(MILLIONS OF DOLLARS)

PROPERTY TYPE	COMM-ERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS	LIFE INSURANCE COMPANIES	NON-INS PENSION FUNDS	MORTGAGE COMPANIES	PRIVATE MBS CONDUITS	ST&L RET FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST&L CREDIT AGENCIES	TOTALS GROUPS SHOWN
LOANS FOR CONSTRUCTION												
1-4 FAMILY HOMES	21596	2536	18893	0	0	820	0	19	0	0	12	43876
MULTIFAMILY	17653	3682	14705	120	0	294	0	9	858	0	1960	39281
ALL NON-RESIDENTIAL	99372	4122	13385	607	25	4735	0	0	0	0	2318	124564
TOTAL CONSTRUCTION	138621	10340	46983	727	25	5849	0	28	858	0	4290	207721
LONG-TERM MORTGAGE LOANS												
1-4 FAMILY HOMES												
FHA INSURED	5756	3717	8244	1561	182	8749	0	1153	8945	240001	8906	287214
VA GUARANTEED	3042	4202	8338	682	159	2423	0	356	3342	119083	1486	143113
CONVENTIONAL	312017	86037	504646	10172	728	17838	74682	3394	111774	456361	44334	1621983
SUBTOTAL	320815	93956	521228	12415	1069	29010	74682	4903	124061	815445	54726	2052310
MULTIFAMILY												
FHA INSURED	246	376	1149	409	147	36	0	4375	4308	8231	23898	43175
CONVENTIONAL	18209	13542	76757	20845	631	234	0	721	25440	14340	14868	185587
SUBTOTAL	18455	13918	77906	21254	778	270	0	5096	29748	22571	38766	228762
NON-RESIDENTIAL	202551	24209	91898	189790	2936	1247	0	7722	4850	79	5271	530553
FARM PROPERTIES	16192	23	0	9711	0	0	0	517	12223	8432	165	47263
TOTAL LONG-TERM MORTGAGE LOANS	558013	132106	691032	233170	4783	30527	74682	18238	170882	846527	98928	2858888
LAND LOANS	26791	1234	23663	623	9	291	0	2	0	0	120	52733
TOTAL MORTGAGE LOAN CREDITS	723425	143680	761678	234520	4817	36667	74682	18268	171740	846527	103338	3119342

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

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TABLE 2

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON 1-4 FAMILY NON-FARM HOMES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, THIRD QUARTER, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	757	1100	1857	263	2120	3561	-1441
VA GUARANTEED	77	117	194	37	231	1566	-1335
CONVENTIONAL	10096	21690	31786	5066	36852	10831	26021
TOTAL	10930	22907	33837	5366	39203	15958	23245
MUTUAL SAVINGS BANKS							
FHA INSURED	90	211	301	17	318	247	71
VA GUARANTEED	44	114	158	13	171	120	51
CONVENTIONAL	1133	4207	5340	225	5565	2414	3151
TOTAL	1267	4532	5799	255	6054	2781	3273
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	115	906	1021	0	1021	829	192
VA GUARANTEED	58	218	276	0	276	224	52
CONVENTIONAL	5697	26710	32407	9887	42294	26360	15934
TOTAL	5870	27834	33704	9887	43591	27413	16178
LIFE INSURANCE COMPANIES							
FHA INSURED	9	93	102	89	191	88	103
VA GUARANTEED	3	24	27	60	87	23	64
CONVENTIONAL	39	148	187	364	551	120	431
TOTAL	51	265	316	513	829	231	598
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	1	0	1	0	1	0	1
CONVENTIONAL	0	104	104	66	170	2	168
TOTAL	1	104	105	66	171	2	169
MORTGAGE COMPANIES							
FHA INSURED	1888	4600	6488	8869	15357	13080	2277
VA GUARANTEED	579	1414	1993	2661	4654	3869	785
CONVENTIONAL	2557	6226	8783	4440	13223	9467	3756
TOTAL	5024	12240	17264	15970	33234	26416	6818
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	4736	4736	0	4736
TOTAL	0	0	0	4736	4736	0	4736
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	11	11	0	11
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	6	6	250	256	0	256
TOTAL	0	6	6	261	267	0	267
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	53	53	0	53
VA GUARANTEED	0	0	0	12	12	0	12
CONVENTIONAL	275	455	730	7798	8528	858	7670
TOTAL	275	455	730	7863	8593	858	7735
MORTGAGE POOLS							
FHA INSURED	0	0	0	11206	11206	0	11206
VA GUARANTEED	0	0	0	4071	4071	0	4071
CONVENTIONAL	0	0	0	36006	36006	11	35995
TOTAL	0	0	0	51283	51283	11	51272
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	6	65	71	449	520	0	520
VA GUARANTEED	0	10	10	30	40	0	40
CONVENTIONAL	68	197	265	1054	1319	0	1319
TOTAL	74	272	346	1533	1879	0	1879
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	2865	6975	9840	20957	30797	17805	12992
VA GUARANTEED	762	1897	2659	6884	9543	5802	3741
CONVENTIONAL	19865	59743	79608	69892	149500	50063	99437
TOTAL	23492	68615	92107	97733	189840	73670	116170

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 3

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS

BY ELEVEN MAJOR LENDING GROUPS FOR THE THIRD QUARTER, 1989

(MILLIONS OF DOLLARS)

	TOTAL LOAN ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISI-TIONS	LOAN SALES	NET ACQUISI-TIONS	REPAY-MENTS	NET CHANGE
COMMERCIAL BANKS							
1-4 FAMILY HOMES	33837	5366	39203	15958	23245	14966	8279
MULTIFAMILY	1282	82	1364	23	1341	1349	-8
NON-RESIDENTIAL	28234	118	28352	681	27671	18530	9141
FARM PROPERTIES	944	0	944	0	944	1113	-169
TOTALS	64297	5566	69863	16662	53201	35958	17243
MUTUAL SAVINGS BANKS							
1-4 FAMILY HOMES	5799	255	6054	2781	3273	2412	861
MULTIFAMILY	504	3	507	1	506	96	410
NON-RESIDENTIAL	965	77	1042	4	1038	866	172
FARM PROPERTIES	2	0	2	0	2	3	-1
TOTALS	7270	335	7605	2786	4819	3377	1442
SAVINGS & LOAN ASSOCIATIONS							
1-4 FAMILY HOMES	33704	9887	43591	27413	16178	20986	-4808
MULTIFAMILY	2169	177	2346	1520	826	1544	-718
NON-RESIDENTIAL	1901	751	2652	479	2173	2978	-805
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	37774	10815	48589	29412	19177	25508	-6331
LIFE INSURANCE COMPANIES							
1-4 FAMILY HOMES	316	513	829	231	598	446	152
MULTIFAMILY	723	81	804	14	790	819	-29
NON-RESIDENTIAL	7065	161	7226	51	7175	4608	2567
FARM PROPERTIES	292	367	659	0	659	353	306
TOTALS	8396	1122	9518	296	9222	6226	2996
PRV. NON-INSURED PENSION FUNDS							
1-4 FAMILY HOMES	105	66	171	2	169	13	156
MULTIFAMILY	5	2	7	0	7	18	-11
NON-RESIDENTIAL	156	1	157	1	156	114	42
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	266	69	335	3	332	145	187
MORTGAGE COMPANIES							
1-4 FAMILY HOMES	17264	15970	33234	26416	6818	539	6279
MULTIFAMILY	1303	0	1303	1300	3	16	-13
NON-RESIDENTIAL	630	4	634	622	12	10	2
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	19197	15974	35171	28338	6833	565	6268
PRIV MORTGAGE-BACKED CONDUITS							
1-4 FAMILY HOMES	0	4736	4736	0	4736	1542	3194
MULTIFAMILY	0	0	0	0	0	0	0
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	0	4736	4736	0	4736	1542	3194
STATE & LOCAL RETIREMENT FUNDS							
1-4 FAMILY HOMES	6	261	267	0	267	119	148
MULTIFAMILY	1	76	77	11	66	159	-93
NON-RESIDENTIAL	9	328	337	13	324	202	122
FARM PROPERTIES	0	0	0	0	0	89	-89
TOTALS	16	665	681	24	657	569	88
FEDERAL CREDIT AGENCIES							
1-4 FAMILY HOMES	730	7863	8593	858	7735	4106	3629
MULTIFAMILY	222	819	1041	0	1041	861	180
NON-RESIDENTIAL	112	0	112	0	112	190	-78
FARM PROPERTIES	317	1	318	0	318	1593	-1275
TOTALS	1381	8683	10064	858	9206	6750	2456
MORTGAGE POOLS							
1-4 FAMILY HOMES	0	51283	51283	11	51272	19481	31791
MULTIFAMILY	0	1160	1160	0	1160	473	687
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	1	-1	0	-1
TOTALS	0	52443	52443	12	52431	19954	32477
STATE & LOCAL CREDIT AGENCIES							
1-4 FAMILY HOMES	346	1533	1879	0	1879	694	1185
MULTIFAMILY	206	3	209	0	209	150	59
NON-RESIDENTIAL	108	0	108	0	108	63	45
FARM PROPERTIES	0	0	0	0	0	2	-2
TOTALS	660	1536	2196	0	2196	909	1287
TOTALS FOR ELEVEN GROUPS							
1-4 FAMILY HOMES	92107	97733	189840	73670	116170	65304	50866
MULTIFAMILY	6415	2403	8818	2869	5949	5485	464
NON-RESIDENTIAL	39180	1440	40620	1851	38769	27561	11208
FARM PROPERTIES	1555	368	1923	1	1922	3153	-1231
TOTALS	139257	101944	241201	78391	162810	101503	61307

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT

NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING. — 04/17/90

TABLE 4

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON MULTIFAMILY PROPERTIES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, THIRD QUARTER, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	0	0	0	12	12	3	9
CONVENTIONAL	197	1085	1282	70	1352	20	1332
TOTAL	197	1085	1282	82	1364	23	1341
MUTUAL SAVINGS BANKS							
FHA INSURED	0	0	0	3	3	0	3
CONVENTIONAL	82	422	504	0	504	1	503
TOTAL	82	422	504	3	507	1	506
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	4	28	32	0	32	22	10
CONVENTIONAL	230	1907	2137	177	2314	1498	816
TOTAL	234	1935	2169	177	2346	1520	826
LIFE INSURANCE COMPANIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	346	377	723	81	804	14	790
TOTAL	346	377	723	81	804	14	790
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	3	0	3	0	3	0	3
CONVENTIONAL	2	0	2	2	4	0	4
TOTAL	5	0	5	2	7	0	7
MORTGAGE COMPANIES							
FHA INSURED	2	3	5	0	5	5	0
CONVENTIONAL	303	995	1298	0	1298	1295	3
TOTAL	305	998	1303	0	1303	1300	3
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	62	62	1	61
CONVENTIONAL	0	1	1	14	15	10	5
TOTAL	0	1	1	76	77	11	66
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	203	19	222	819	1041	0	1041
TOTAL	203	19	222	819	1041	0	1041
MORTGAGE POOLS							
FHA INSURED	0	0	0	208	208	0	208
CONVENTIONAL	0	0	0	952	952	0	952
TOTAL	0	0	0	1160	1160	0	1160
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	84	2	86	0	86	0	86
CONVENTIONAL	80	40	120	3	123	0	123
TOTAL	164	42	206	3	209	0	209
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	93	33	126	285	411	31	380
CONVENTIONAL	1443	4846	6289	2118	8407	2838	5569
TOTAL	1536	4879	6415	2403	8818	2869	5949

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
04/17/90

TABLE 1

END OF QUARTER HOLDINGS OF LAND, CONSTRUCTION AND LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDER GROUPS FOR THE END OF THE SECOND QUARTER, 1989

(MILLIONS OF DOLLARS)

PROPERTY TYPE	COMM-ERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS	LIFE INSURANCE COMPANIES	NON-INS PENSION FUNDS	MORTGAGE COMPANIES	PRIVATE MBS CONDUITS	ST&L RET FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST&L CREDIT AGENCIES	TOTALS GROUPS SHOWN
LOANS FOR CONSTRUCTION												
1-4 FAMILY HOMES	19451	2699	19190	0	0	829	0	19	0	0	11	42199
MULTIFAMILY	16532	3687	14937	133	0	316	0	8	828	0	4463	40904
ALL NON-RESIDENTIAL	96209	3922	14258	588	25	4630	0	0	0	0	0	119632
TOTAL CONSTRUCTION	132192	10308	48385	721	25	5775	0	27	828	0	4474	202735
LONG-TERM MORTGAGE LOANS												
1-4 FAMILY HOMES												
FHA INSURED	7411	3840	8386	1573	185	5948	0	1157	9115	234114	8539	280268
VA GUARANTEED	4547	4316	8627	773	162	1510	0	366	3485	117669	1468	142923
CONVENTIONAL	300575	84942	509025	10226	570	13550	71488	3189	107832	431871	43530	1576798
SUBTOTAL	312533	93098	526038	12572	917	21008	71488	4712	120432	783654	53537	1999989
MULTIFAMILY												
FHA INSURED	242	371	1162	434	144	36	0	4076	4344	8206	23768	42783
CONVENTIONAL	18237	13136	77463	22567	630	270	0	952	25224	13676	14894	187049
SUBTOTAL	18479	13507	78625	23001	774	306	0	5028	29568	21882	38662	229832
NON-RESIDENTIAL	193411	24037	92703	186682	2831	1248	0	6839	4928	79	5226	517984
FARM PROPERTIES	16357	24	0	9397	0	0	0	11	13498	8434	183	47904
TOTAL LONG-TERM MORTGAGE LOANS	540780	130666	697366	231652	4522	22562	71488	16590	168426	814049	97608	2795709
LAND LOANS	28136	1171	24385	625	9	290	0	2	0	0	112	54730
TOTAL MORTGAGE LOAN CREDITS	701108	142145	770136	232998	4556	28627	71488	16619	169254	814049	102194	3053174

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING. — 04/17/90

TABLE 2

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON 1-4 FAMILY NON-FARM HOMES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, SECOND QUARTER, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	137	1101	1238	262	1500	1532	-32
VA GUARANTEED	12	71	83	36	119	310	-191
CONVENTIONAL	8056	21981	30037	4317	34354	8923	25431
TOTAL	8205	23153	31358	4615	35973	10765	25208
MUTUAL SAVINGS BANKS							
FHA INSURED	45	144	189	6	195	186	9
VA GUARANTEED	17	79	96	3	99	118	-19
CONVENTIONAL	951	4363	5314	348	5662	2710	2952
TOTAL	1013	4586	5599	357	5956	3014	2942
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	82	724	806	0	806	527	279
VA GUARANTEED	73	256	329	0	329	215	114
CONVENTIONAL	5874	26582	32456	9038	41494	20926	20568
TOTAL	6029	27562	33591	9038	42629	21668	20961
LIFE INSURANCE COMPANIES							
FHA INSURED	9	87	96	52	148	82	66
VA GUARANTEED	3	20	23	16	39	23	16
CONVENTIONAL	42	115	157	406	563	91	472
TOTAL	54	222	276	474	750	196	554
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	56	56	0	56
TOTAL	0	0	0	56	56	0	56
MORTGAGE COMPANIES							
FHA INSURED	1756	4452	6208	6162	12370	10911	1459
VA GUARANTEED	515	1321	1836	2243	4079	3855	224
CONVENTIONAL	2346	5919	8265	1510	9775	8624	1151
TOTAL	4617	11692	16309	9915	26224	23390	2834
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	3614	3614	0	3614
TOTAL	0	0	0	3614	3614	0	3614
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	8	8	0	8
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	3	3	264	267	0	267
TOTAL	0	3	3	272	275	0	275
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	220	220	0	220
VA GUARANTEED	0	0	0	27	27	0	27
CONVENTIONAL	269	399	668	5670	6338	316	6022
TOTAL	269	399	668	5917	6585	316	6269
MORTGAGE POOLS							
FHA INSURED	0	0	0	9246	9246	0	9246
VA GUARANTEED	0	0	0	2963	2963	0	2963
CONVENTIONAL	0	0	0	27700	27700	127	27573
TOTAL	0	0	0	39909	39909	127	39782
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	5	72	77	670	747	0	747
VA GUARANTEED	0	13	13	48	61	0	61
CONVENTIONAL	61	194	255	1170	1425	0	1425
TOTAL	66	279	345	1888	2233	0	2233
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	2034	6580	8614	16626	25240	13238	12002
VA GUARANTEED	620	1760	2380	5336	7716	4521	3195
CONVENTIONAL	17599	59556	77155	54093	131248	41717	89531
TOTAL	20253	67896	88149	76055	164204	59476	104728

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT

NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING. — 04/17/90

TABLE 3

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS

BY ELEVEN MAJOR LENDING GROUPS FOR THE SECOND QUARTER, 1989

(MILLIONS OF DOLLARS)

	TOTAL LOAN ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS	REPAYMENTS	NET CHANGE
COMMERCIAL BANKS							
1-4 FAMILY HOMES	31358	4615	35973	10765	25208	10258	14950
MULTIFAMILY	1810	11	1821	0	1821	1098	723
NON-RESIDENTIAL	23575	1308	24883	536	24347	16415	7932
FARM PROPERTIES	1795	0	1795	38	1757	,1197	560
TOTALS	58538	5934	64472	11339	53133	28968	24165
MUTUAL SAVINGS BANKS							
1-4 FAMILY HOMES	5599	357	5956	3014	2942	2455	487
MULTIFAMILY	350	1	351	807	-456	1113	-1569
NON-RESIDENTIAL	1300	0	1300	63	1237	772	465
FARM PROPERTIES	3	0	3	0	3	8	-5
TOTALS	7252	358	7610	3884	3726	4348	-622
SAVINGS & LOAN ASSOCIATIONS							
1-4 FAMILY HOMES	33591	9038	42629	21668	20961	16409	4552
MULTIFAMILY	2821	270	3091	505	2586	1905	681
NON-RESIDENTIAL	2712	617	3329	518	2811	2792	19
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	39124	9925	49049	22691	26358	21106	5252
LIFE INSURANCE COMPANIES							
1-4 FAMILY HOMES	276	474	750	196	554	427	127
MULTIFAMILY	505	48	553	32	521	583	-62
NON-RESIDENTIAL	5833	265	6098	311	5787	3091	2696
FARM PROPERTIES	300	0	300	0	300	387	-87
TOTALS	6914	787	7701	539	7162	4488	2674
PRV. NON-INSURED PENSION FUNDS							
1-4 FAMILY HOMES	0	56	56	0	56	59	-3
MULTIFAMILY	2	1	3	0	3	6	-3
NON-RESIDENTIAL	71	69	140	51	89	212	-123
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	73	126	199	51	148	277	-129
MORTGAGE COMPANIES							
1-4 FAMILY HOMES	16309	9915	26224	23390	2834	478	2356
MULTIFAMILY	776	0	776	627	149	10	139
NON-RESIDENTIAL	403	10	413	244	169	74	95
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	17488	9925	27413	24261	3152	562	2590
PRIV MORTGAGE-BACKED CONDUITS							
1-4 FAMILY HOMES	0	3614	3614	0	3614	1474	2140
MULTIFAMILY	0	0	0	0	0	0	0
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	0	3614	3614	0	3614	1474	2140
STATE & LOCAL RETIREMENT FUNDS							
1-4 FAMILY HOMES	3	272	275	0	275	111	164
MULTIFAMILY	0	34	34	2	32	92	-60
NON-RESIDENTIAL	7	89	96	0	96	214	-118
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	10	395	405	2	403	417	-14
FEDERAL CREDIT AGENCIES							
1-4 FAMILY HOMES	668	5917	6585	316	6269	3658	2611
MULTIFAMILY	535	804	1339	0	1339	279	1060
NON-RESIDENTIAL	106	0	106	0	106	181	-75
FARM PROPERTIES	419	163	582	0	582	1980	-1398
TOTALS	1728	6884	8612	316	8296	6098	2198
MORTGAGE POOLS							
1-4 FAMILY HOMES	0	39909	39909	127	39782	17328	22454
MULTIFAMILY	0	1242	1242	0	1242	417	825
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	163	-163	0	-163
TOTALS	0	41151	41151	290	40861	17745	23116
STATE & LOCAL CREDIT AGENCIES							
1-4 FAMILY HOMES	345	1888	2233	0	2233	723	1510
MULTIFAMILY	345	5	350	0	350	111	239
NON-RESIDENTIAL	210	0	210	0	210	84	126
FARM PROPERTIES	0	0	0	0	0	3	-3
TOTALS	900	1893	2793	0	2793	921	1872
TOTALS FOR ELEVEN GROUPS							
1-4 FAMILY HOMES	88149	76055	164204	59476	104728	53380	51348
MULTIFAMILY	7144	2416	9560	1973	7587	5614	1973
NON-RESIDENTIAL	34217	2358	36575	1723	34852	23835	11017
FARM PROPERTIES	2517	163	2680	201	2479	3575	-1096
TOTALS	132027	80992	213019	63373	149646	86404	63242

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT

NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING. — 04/17/90

TABLE 4

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON MULTIFAMILY PROPERTIES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, SECOND QUARTER, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	0	7	7	0	7	0	7
CONVENTIONAL	432	1371	1803	11	1814	0	1814
TOTAL	432	1378	1810	11	1821	0	1821
MUTUAL SAVINGS BANKS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	39	311	350	1	351	807	-456
TOTAL	39	311	350	1	351	807	-456
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	3	37	40	0	40	8	32
CONVENTIONAL	250	2531	2781	270	3051	497	2554
TOTAL	253	2568	2821	270	3091	505	2586
LIFE INSURANCE COMPANIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	329	176	505	48	553	32	521
TOTAL	329	176	505	48	553	32	521
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	2	0	2	1	3	0	3
TOTAL	2	0	2	1	3	0	3
MORTGAGE COMPANIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	0	776	776	0	776	627	149
TOTAL	0	776	776	0	776	627	149
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	30	30	1	29
CONVENTIONAL	0	0	0	4	4	1	3
TOTAL	0	0	0	34	34	2	32
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	114	114	0	114
CONVENTIONAL	513	22	535	690	1225	0	1225
TOTAL	513	22	535	804	1339	0	1339
MORTGAGE POOLS							
FHA INSURED	0	0	0	458	458	0	458
CONVENTIONAL	0	0	0	784	784	0	784
TOTAL	0	0	0	1242	1242	0	1242
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	147	5	152	2	154	0	154
CONVENTIONAL	171	22	193	3	196	0	196
TOTAL	318	27	345	5	350	0	350
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	150	49	199	604	803	9	794
CONVENTIONAL	1736	5209	6945	1812	8757	1964	6793
TOTAL	1886	5258	7144	2416	9560	1973	7587

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 1

END OF QUARTER HOLDINGS OF LAND, CONSTRUCTION AND LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDER GROUPS FOR THE END OF THE FIRST QUARTER, 1989

(MILLIONS OF DOLLARS)

PROPERTY TYPE	COMM-ERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS	LIFE INSURANCE COMPANIES	NON-INS PENSION FUNDS	MORTGAGE COMPANIES	PRIVATE MBS CONDUITS	ST&L RET FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST&L CREDIT AGENCIES	TOTALS GROUPS SHOWN
LOANS FOR CONSTRUCTION												
1-4 FAMILY HOMES	19577	2609	19228	0	C	822	0	19	0	0	11	42266
MULTIFAMILY	15391	3718	14966	133	0	261	0	9	1083	0	4717	40278
ALL NON-RESIDENTIAL	95304	3745	15515	604	25	4482	0	0	0	0	0	119675
TOTAL CONSTRUCTION	130272	10072	49709	737	25	5565	0	28	1083	0	4728	202219
LONG-TERM MORTGAGE LOANS												
1-4 FAMILY HOMES												
FHA INSURED	7647	4031	8371	1571	190	4713	0	1165	9098	229679	7906	274371
VA GUARANTEED	4820	4481	8786	767	168	1364	0	375	3594	117150	1449	142954
CONVENTIONAL	285116	84096	504330	10107	556	12576	68898	2987	105129	414374	42776	1530945
SUBTOTAL	297583	92608	521487	12445	914	18653	68898	4527	117821	761203	52131	1948270
MULTIFAMILY												
FHA INSURED	240	373	1156	434	144	36	0	4105	4252	7915	23524	42179
CONVENTIONAL	17516	14702	76788	22628	519	131	0	958	24256	12587	14859	184944
SUBTOTAL	17756	15075	77944	23062	663	167	0	5063	28508	20502	38383	227123
NON-RESIDENTIAL	185478	23574	92684	183988	2829	1153	0	5934	5003	80	5098	505821
FARM PROPERTIES	15797	29	0	9485	0	0	0	12	14896	8598	162	48979
TOTAL LONG-TERM MORTGAGE LOANS	516614	131286	692115	228980	4406	19973	68898	15536	166228	790383	95774	2730193
LAND LOANS	28649	977	25180	657	9	277	0	2	0	0	28	55779
TOTAL MORTGAGE LOAN CREDITS	675535	142335	767004	230374	4440	25815	68898	15566	167311	790383	100530	2988191

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 2

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON 1-4 FAMILY NON-FARM HOMES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FIRST QUARTER, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	92	793	885	198	1083	946	137
VA GUARANTEED	12	187	199	28	227	57	170
CONVENTIONAL	5087	17951	23038	4555	27593	5069	22524
TOTAL	5191	18931	24122	4781	28903	6072	22831
MUTUAL SAVINGS BANKS							
FHA INSURED	28	94	122	6	128	149	-21
VA GUARANTEED	15	58	73	3	76	88	-12
CONVENTIONAL	867	4287	5154	347	5501	2893	2608
TOTAL	910	4439	5349	356	5705	3130	2575
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	91	689	780	0	780	470	310
VA GUARANTEED	105	273	378	0	378	231	147
CONVENTIONAL	5631	25698	31329	9422	40751	19108	21643
TOTAL	5827	26660	32487	9422	41909	19809	22100
LIFE INSURANCE COMPANIES							
FHA INSURED	8	50	58	261	319	192	127
VA GUARANTEED	2	14	16	63	79	108	-29
CONVENTIONAL	43	67	110	225	335	52	283
TOTAL	53	131	184	549	733	352	381
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	6	6	0	6
VA GUARANTEED	0	0	0	2	2	0	2
CONVENTIONAL	0	0	0	219	219	1	218
TOTAL	0	0	0	227	227	1	226
MORTGAGE COMPANIES							
FHA INSURED	1585	3927	5512	4896	10408	10020	388
VA GUARANTEED	557	1376	1933	2384	4317	4307	10
CONVENTIONAL	2389	5936	8325	1204	9529	11003	-1474
TOTAL	4531	11239	15770	8484	24254	25330	-1076
PRIV MORTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
VA GUARANTEED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	3763	3763	0	3763
TOTAL	0	0	0	3763	3763	0	3763
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	7	7	140	-133
VA GUARANTEED	0	0	0	2	2	0	2
CONVENTIONAL	0	4	4	145	149	6	143
TOTAL	0	4	4	154	158	146	12
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	185	185	0	185
VA GUARANTEED	0	0	0	22	22	0	22
CONVENTIONAL	263	372	635	4946	5581	2136	3445
TOTAL	263	372	635	5153	5788	2136	3652
MORTGAGE POOLS							
FHA INSURED	0	0	0	8994	8994	0	8994
VA GUARANTEED	0	0	0	3038	3038	0	3038
CONVENTIONAL	0	0	0	26819	26819	8	26811
TOTAL	0	0	0	38851	38851	8	38843
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	8	69	77	564	641	0	641
VA GUARANTEED	2	13	15	30	45	0	45
CONVENTIONAL	56	113	169	1049	1218	0	1218
TOTAL	66	195	261	1643	1904	0	1904
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	1812	5622	7434	15117	22551	11917	10634
VA GUARANTEED	693	1921	2614	5572	8186	4791	3395
CONVENTIONAL	14336	54428	68764	52694	121458	40276	81182
TOTAL	16841	61971	78812	73383	152195	56984	95211

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 3

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS
BY ELEVEN MAJOR LENDING GROUPS FOR THE FIRST QUARTER, 1989

(MILLIONS OF DOLLARS)

	TOTAL LOAN ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS	REPAYMENTS	NET CHANGE
COMMERCIAL BANKS							
1-4 FAMILY HOMES	24122	4781	28903	6072	22831	10268	12563
MULTIFAMILY	1621	185	1806	40	1766	1234	532
NON-RESIDENTIAL	21728	1731	23459	430	23029	16226	6803
FARM PROPERTIES	1309	0	1309	0	1309	1023	286
TOTALS	48780	6697	55477	6542	48935	28751	20184
MUTUAL SAVINGS BANKS							
1-4 FAMILY HOMES	5349	356	5705	3130	2575	2278	297
MULTIFAMILY	450	0	450	666	-216	1134	-1350
NON-RESIDENTIAL	1459	7	1466	62	1404	913	491
FARM PROPERTIES	3	0	3	0	3	0	3
TOTALS	7261	363	7624	3858	3766	4325	-559
SAVINGS & LOAN ASSOCIATIONS							
1-4 FAMILY HOMES	32487	9422	41909	19809	22100	17119	4981
MULTIFAMILY	3848	244	4092	1201	2891	2146	745
NON-RESIDENTIAL	3275	550	3825	1138	2687	2003	684
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	39610	10216	49826	22148	27678	21268	6410
LIFE INSURANCE COMPANIES							
1-4 FAMILY HOMES	184	549	733	352	381	358	23
MULTIFAMILY	538	29	567	0	567	1348	-781
NON-RESIDENTIAL	4383	224	4607	47	4560	2530	2030
FARM PROPERTIES	73	0	73	0	73	250	-177
TOTALS	5178	802	5980	399	5581	4486	1095
PRV. NON-INSURED PENSION FUNDS							
1-4 FAMILY HOMES	0	227	227	1	226	16	210
MULTIFAMILY	12	12	24	1	23	52	-29
NON-RESIDENTIAL	185	328	513	21	492	237	255
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	197	567	764	23	741	305	436
MORTGAGE COMPANIES							
1-4 FAMILY HOMES	15770	8484	24254	25330	-1076	518	-1594
MULTIFAMILY	847	13	860	1129	-269	41	-310
NON-RESIDENTIAL	222	4	226	231	-5	38	-43
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	16839	8501	25340	26690	-1350	597	-1947
PRIV MORTGAGE-BACKED CONDUITS							
1-4 FAMILY HOMES	0	3763	3763	0	3763	1425	2338
MULTIFAMILY	0	0	0	0	0	0	0
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	0	3763	3763	0	3763	1425	2338
STATE & LOCAL RETIREMENT FUNDS							
1-4 FAMILY HOMES	4	154	158	146	12	472	-460
MULTIFAMILY	0	18	18	2	16	53	-37
NON-RESIDENTIAL	32	79	111	1	110	84	26
FARM PROPERTIES	0	0	0	0	0	0	0
TOTALS	36	251	287	149	138	609	-471
FEDERAL CREDIT AGENCIES							
1-4 FAMILY HOMES	635	5153	5788	2136	3652	3818	-166
MULTIFAMILY	210	690	900	0	900	188	712
NON-RESIDENTIAL	117	0	117	0	117	187	-70
FARM PROPERTIES	414	1	415	0	415	2314	-1899
TOTALS	1376	5844	7220	2136	5084	6507	-1423
MORTGAGE POOLS							
1-4 FAMILY HOMES	0	38851	38851	8	38843	13828	25015
MULTIFAMILY	0	1260	1260	0	1260	355	905
NON-RESIDENTIAL	0	0	0	0	0	0	0
FARM PROPERTIES	0	0	0	1	-1	1	-2
TOTALS	0	40111	40111	9	40102	14184	25918
STATE & LOCAL CREDIT AGENCIES							
1-4 FAMILY HOMES	261	1643	1904	0	1904	742	1162
MULTIFAMILY	402	5	407	0	407	47	360
NON-RESIDENTIAL	75	0	75	0	75	19	56
FARM PROPERTIES	0	0	0	0	0	1	-1
TOTALS	738	1648	2386	0	2386	809	1577
TOTALS FOR ELEVEN GROUPS							
1-4 FAMILY HOMES	78812	73383	152195	56984	95211	50842	44369
MULTIFAMILY	7928	2456	10384	3039	7345	6598	747
NON-RESIDENTIAL	31476	2923	34399	1930	32469	22237	10232
FARM PROPERTIES	1799	1	1800	1	1799	3589	-1790
TOTALS	120015	78763	198778	61954	136824	83266	53558

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 4

QUARTERLY GROSS FLOWS OF LONG-TERM MORTGAGE LOANS ON MULTIFAMILY PROPERTIES
BY LOAN TYPE FOR ELEVEN MAJOR LENDER GROUPS, FIRST QUARTER, 1989

(MILLIONS OF DOLLARS)

	NEW PROPERTIES	EXISTING PROPERTIES	TOTAL ORIGINATIONS	LOAN PURCHASES	GROSS ACQUISITIONS	LOAN SALES	NET ACQUISITIONS
COMMERCIAL BANKS							
FHA INSURED	0	0	0	8	8	0	8
CONVENTIONAL	501	1120	1621	177	1798	40	1758
TOTAL	501	1120	1621	185	1806	40	1766
MUTUAL SAVINGS BANKS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	54	396	450	0	450	666	-216
TOTAL	54	396	450	0	450	666	-216
SAVINGS & LOAN ASSOCIATIONS							
FHA INSURED	5	52	57	0	57	18	39
CONVENTIONAL	366	3425	3791	244	4035	1183	2852
TOTAL	371	3477	3848	244	4092	1201	2891
LIFE INSURANCE COMPANIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	213	325	538	29	567	0	567
TOTAL	213	325	538	29	567	0	567
PRV. NON-INSURED PENSION FUNDS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	12	0	12	12	24	1	23
TOTAL	12	0	12	12	24	1	23
MORTGAGE COMPANIES							
FHA INSURED	0	110	110	0	110	213	-103
CONVENTIONAL	110	627	737	13	750	916	-166
TOTAL	110	737	847	13	860	1129	-269
PRIV MTGAGE-BACKED CONDUITS							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0
STATE & LOCAL RETIREMENT FUNDS							
FHA INSURED	0	0	0	12	12	1	11
CONVENTIONAL	0	0	0	6	6	1	5
TOTAL	0	0	0	18	18	2	16
FEDERAL CREDIT AGENCIES							
FHA INSURED	0	0	0	0	0	0	0
CONVENTIONAL	193	17	210	690	900	0	900
TOTAL	193	17	210	690	900	0	900
MORTGAGE POOLS							
FHA INSURED	0	0	0	284	284	0	284
CONVENTIONAL	0	0	0	976	976	0	976
TOTAL	0	0	0	1260	1260	0	1260
STATE & LOCAL CREDIT AGENCIES							
FHA INSURED	249	1	250	0	250	0	250
CONVENTIONAL	139	13	152	5	157	0	157
TOTAL	388	14	402	5	407	0	407
TOTALS FOR ELEVEN GROUPS							
FHA INSURED	254	163	417	304	721	232	489
CONVENTIONAL	1588	5923	7511	2152	9663	2807	6856
TOTAL	1842	6086	7928	2456	10384	3039	7345

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT

NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING. 04/17/90

TABLE 1

ORIGINATIONS OF MORTGAGE LOANS FOR 1-4 FAMILY NONFARM HOMES
(MILLIONS OF DOLLARS)

MONTH	COMMERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORTGAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LONG TERM LOANS												
88 DECEMBER	8386	2602	13483	455	0	6459	0	2	250	0	122	31759
89 JANUARY	8170	2020	10292	72	0	5286	0	1	212	0	89	26142
FEBRUARY	7070	1483	9324	61	0	4494	0	2	187	0	76	22697
MARCH	8882	1846	12871	51	0	5990	0	1	236	0	96	29973
APRIL	9182	1770	11432	101	0	5530	0	1	188	0	91	28295
MAY	10761	1967	11289	99	0	5302	0	1	231	0	123	29773
JUNE	11415	1862	10870	76	0	5477	0	1	249	0	131	30081
JULY	9725	1811	9495	85	1	5522	0	2	203	0	136	26980
AUGUST	11672	2030	12263	121	0	6150	0	2	263	0	118	32619
SEPTEMBER	12440	1958	11946	110	104	5592	0	2	264	0	92	32508
OCTOBER	12176	2065	12069	171	23	5496	0	2	208	0	94	32304
NOVEMBER	10749	1986	11168	171	12	5212	0	2	230	0	85	29615
DECEMBER	10951	2398	11461	325	14	5555	0	34	223	0	78	31039
PCT SHARE-DECEMBER	35	8	37	1	0	18	0	0	1	0	0	
12 MOS. 88	101863	28425	160446	3331	32	85307	0	18	2858	0	1286	383566
12 MOS. 89	123193	23196	134480	1443	154	65606	0	51	2694	0	1209	352026
PER CENTAGE INCREASE												
88-89 DECEMBER	31	-8	-15	-29	0	-14	0	1600	-11	0	-36	-2
88-89 12 MOS.	21	-18	-16	-57	381	-23	0	183	-6	0	-6	-8
CONSTRUCTION LOANS												
88 DECEMBER	2784	221	2139	0	0	913	0	0	0	0	1	6058
89 JANUARY	3868	146	1658	0	0	396	0	0	0	0	0	6068
FEBRUARY	2849	149	1629	0	0	370	0	0	0	0	0	4997
MARCH	2787	146	2126	0	0	410	0	0	0	0	0	5469
APRIL	2258	141	2001	0	0	339	0	0	0	0	0	4739
MAY	2684	194	2067	0	0	432	0	0	0	0	0	5377
JUNE	3330	181	2076	0	0	454	0	0	0	0	0	6041
JULY	4674	179	1742	0	0	383	0	0	0	0	1	6979
AUGUST	3301	168	1998	0	0	379	0	0	0	0	0	5846
SEPTEMBER	3188	209	1746	0	0	330	0	0	0	0	0	5473
OCTOBER	3029	271	1536	0	0	250	0	0	0	0	2	5088
NOVEMBER	2683	166	1388	0	0	285	0	0	0	0	1	4523
DECEMBER	3535	105	1535	0	0	232	0	0	0	0	4	5411
PCT SHARE-DECEMBER	65	2	28	0	0	4	0	0	0	0	0	
12 MOS. 88	36285	2497	24250	0	0	6837	0	0	0	0	11	69880
12 MOS. 89	38186	2055	21502	0	0	4260	0	0	0	0	8	66011
PER CENTAGE INCREASE												
88-89 DECEMBER	27	-52	-28	0	0	-75	0	0	0	0	300	-11
88-89 12 MOS.	5	-18	-11	0	0	-38	0	0	0	0	-27	-6

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT
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NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.
LOAN TOTALS OF LESS THAN $500,000 ARE SHOWN AS 0.

TABLE 2

ORIGINATIONS OF MORTGAGE LOANS FOR MULTIFAMILY RESIDENTIAL PROPERTIES
(MILLIONS OF DOLLARS)

MONTH	COMMER-CIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORT-GAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORT-GAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LONG TERM LOANS												
88 DECEMBER	898	356	1922	628	6	404	0	0	130	0	194	4538
89 JANUARY	343	145	1266	329	6	561	0	0	83	0	151	2884
FEBRUARY	857	179	1163	67	6	131	0	0	50	0	164	2617
MARCH	421	126	1419	142	0	155	0	0	77	0	87	2427
APRIL	502	96	1100	153	0	331	0	0	254	0	93	2539
MAY	547	104	865	189	0	286	0	0	148	0	71	2210
JUNE	761	150	856	163	2	159	0	0	123	0	181	2395
JULY	322	148	575	175	1	296	0	0	53	0	74	1644
AUGUST	642	159	848	258	0	329	0	0	77	0	49	2362
SEPTEMBER	318	197	746	290	4	678	0	1	92	0	83	2409
OCTOBER	963	142	871	407	12	275	0	1	89	0	169	2929
NOVEMBER	917	214	729	280	3	650	0	2	65	0	163	3023
DECEMBER	1076	399	972	333	10	592	0	0	73	0	251	3706
PCT SHARE-DECEMBER	29	11	26	9	0	16	0	0	2	0	7	
12 MOS. 88	6920	3065	17486	3732	34	4526	0	82	1155	0	1158	38158
12 MOS. 89	7669	2059	11410	2786	44	4443	0	4	1194	0	1536	31145
PER CENTAGE INCREASE												
88-89 DECEMBER	20	12	-49	-47	67	47	0	0	-44	0	29	-18
88-89 12 MOS.	11	-33	-35	-25	29	-2	0	-95	3	0	33	-18
CONSTRUCTION LOANS												
88 DECEMBER	2209	160	589	4	0	63	0	2	32	0	67	3126
89 JANUARY	1296	137	330	12	0	60	0	1	2	0	85	1923
FEBRUARY	1813	145	189	8	0	45	0	1	35	0	68	2304
MARCH	1539	133	423	14	0	47	0	1	35	0	142	2334
APRIL	1948	100	314	3	0	35	0	1	34	0	75	2510
MAY	2341	104	369	5	0	33	0	0	35	0	174	3061
JUNE	2121	111	393	3	0	63	0	0	33	0	301	3025
JULY	2743	103	335	3	0	39	0	1	28	0	73	3325
AUGUST	4126	242	373	3	0	23	0	1	36	0	63	4867
SEPTEMBER	2911	75	242	3	0	5	0	1	33	0	91	3361
OCTOBER	2528	134	289	6	0	45	0	1	33	0	81	3117
NOVEMBER	2792	64	316	4	0	17	0	1	33	0	71	3298
DECEMBER	3169	103	254	5	0	22	0	2	33	0	83	3671
PCT SHARE-DECEMBER	86	3	7	0	0	1	0	0	1	0	2	
12 MOS. 88	23184	2694	5553	67	0	908	0	29	334	0	1036	33805
12 MOS. 89	29327	1451	3827	69	0	434	0	11	370	0	1307	36796
PER CENTAGE INCREASE												
88-89 DECEMBER	43	-36	-57	25	0	-65	0	0	3	0	24	17
88-89 12 MOS.	26	-46	-31	3	0	-52	0	-62	11	0	26	9

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT

NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.
LOAN TOTALS OF LESS THAN $500,000 ARE SHOWN AS 0.

04/17/90

TABLE 3

ORIGINATIONS OF MORTGAGE LOANS FOR NONFARM NONRESIDENTIAL PROPERTIES
(MILLIONS OF DOLLARS)

MONTH	COMMER-CIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORT-GAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORT-GAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LONG TERM LOANS												
88 DECEMBER	12378	630	1768	5879	0	224	0	2	33	0	69	20983
89 JANUARY	7529	447	1271	1146	0	121	0	20	44	0	0	10578
FEBRUARY	6941	467	890	1151	0	38	0	12	36	0	54	9589
MARCH	7258	545	1114	2086	185	63	0	0	37	0	21	11309
APRIL	5578	437	921	2264	20	122	0	1	36	0	78	9457
MAY	8596	490	909	1467	20	186	0	1	33	0	87	11789
JUNE	9401	373	882	2102	31	95	0	5	37	0	45	12971
JULY	11816	285	585	1996	13	135	0	1	32	0	81	14944
AUGUST	9272	342	752	2342	13	269	0	3	32	0	13	13038
SEPTEMBER	7146	338	564	2727	130	226	0	5	48	0	14	11198
OCTOBER	9859	387	559	2366	40	6	0	6	27	0	65	13315
NOVEMBER	10058	338	527	2777	25	416	0	10	41	0	0	14192
DECEMBER	12970	431	622	3251	30	11	0	31	40	0	184	17570
PCT SHARE-DECEMBER	74	2	4	19	0	0	0	0	0	0	1	
12 MOS. 88	124106	6839	17529	29986	229	1032	0	396	423	0	1064	181604
12 MOS. 89	106424	4880	9596	25675	507	1688	0	95	443	0	642	149950
PER CENTAGE INCREASE												
88-89 DECEMBER	5	-32	-65	-45	0	-95	0	1450	21	0	167	-16
88-89 12 MOS.	-14	-29	-45	-14	121	64	0	-76	5	0	-40	-17
CONSTRUCTION LOANS												
88 DECEMBER	13166	272	690	21	0	1065	0	0	0	0	27	15241
89 JANUARY	9171	102	368	18	1	103	0	0	0	0	23	9786
FEBRUARY	10933	132	302	29	0	184	0	0	0	0	165	11745
MARCH	10148	134	482	12	0	549	0	0	0	0	0	11325
APRIL	8659	344	468	13	0	91	0	0	0	0	21	9596
MAY	8701	199	494	9	0	138	0	0	0	0	31	9572
JUNE	9205	220	469	12	0	269	0	0	0	0	0	10175
JULY	11052	314	372	13	0	198	0	0	0	0	21	11970
AUGUST	10466	270	376	12	0	69	0	0	0	0	26	11219
SEPTEMBER	9937	237	396	11	0	15	0	0	0	0	18	10614
OCTOBER	8862	329	246	15	0	60	0	0	0	0	26	9538
NOVEMBER	10612	126	216	18	0	13	0	0	0	0	17	11002
DECEMBER	11753	327	324	21	0	29	0	0	0	0	19	12473
PCT SHARE-DECEMBER	94	3	3	0	0	0	0	0	0	0	0	
12 MOS. 88	135086	2481	7751	295	0	9234	0	0	0	0	390	155237
12 MOS. 89	119499	2734	4513	183	1	1718	0	0	0	0	367	129015
PER CENTAGE INCREASE												
88-89 DECEMBER	-11	20	-53	0	0	-97	0	0	0	0	-30	-18
88-89 12 MOS.	-12	10	-42	-38	0	-81	0	0	0	0	-6	-17

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.
LOAN TOTALS OF LESS THAN $500,000 ARE SHOWN AS 0.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 4

ORIGINATIONS OF MORTGAGE LOANS FOR FARM PROPERTIES AND LAND LOANS
(MILLIONS OF DOLLARS)

MONTH	COMMERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORTGAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LONG TERM FARM LOANS												
88 DECEMBER	206	0	0	442	0	0	0	1	103	0	0	752
89 JANUARY	372	2	0	21	0	0	0	0	143	0	0	538
FEBRUARY	288	0	0	31	0	0	0	0	119	0	0	438
MARCH	649	1	0	21	0	0	0	0	152	0	0	823
APRIL	657	0	0	67	0	0	0	0	138	0	0	862
MAY	438	0	0	94	0	0	0	0	144	0	0	676
JUNE	700	3	0	139	0	0	0	0	137	0	0	979
JULY	493	0	0	79	0	0	0	0	115	0	0	687
AUGUST	229	0	0	104	0	0	0	0	110	0	0	443
SEPTEMBER	222	2	0	109	0	0	0	0	92	0	0	425
OCTOBER	550	0	0	103	0	0	0	0	107	0	0	760
NOVEMBER	439	2	0	60	0	0	0	0	91	0	0	592
DECEMBER	937	0	0	55	0	0	0	0	82	0	0	1074
PCT SHARE-DECEMBER	87	0	0	5	0	0	0	0	8	0	0	
12 MOS. 88	4588	0	0	1231	0	0	0	7	1768	0	0	7594
12 MOS. 89	5974	10	0	883	0	0	0	0	1430	0	0	8297
PER CENTAGE INCREASE												
88-89 DECEMBER	355	0	0	-88	0	0	0	0	-20	0	0	43
88-89 12 MOS.	30	0	0	-28	0	0	0	0	-19	0	0	9
LAND LOANS												
88 DECEMBER	4522	70	1274	12	1	243	0	0	0	0	1	6122
89 JANUARY	1936	50	472	7	0	42	0	0	0	0	1	2508
FEBRUARY	3078	102	462	6	1	41	0	0	0	0	1	3691
MARCH	2834	54	742	11	0	70	0	0	0	0	0	3711
APRIL	2303	61	383	4	0	20	0	0	0	0	1	2772
MAY	3117	56	550	4	0	20	0	0	0	0	1	3748
JUNE	2026	94	647	7	0	94	0	0	0	0	1	2869
JULY	3279	32	456	6	0	72	0	0	0	0	1	3846
AUGUST	2556	74	399	2	0	54	0	0	0	0	3	3088
SEPTEMBER	1989	30	417	6	0	28	0	0	0	0	5	2475
OCTOBER	3272	30	402	9	0	26	0	0	0	0	3	3742
NOVEMBER	1728	77	297	5	0	31	0	0	0	0	3	2141
DECEMBER	2556	48	392	5	0	33	0	0	0	0	5	3039
PCT SHARE-DECEMBER	84	2	13	0	0	1	0	0	0	0	0	
12 MOS. 88	51460	658	9349	155	1	2594	0	0	0	0	5	64222
12 MOS. 89	30674	708	5619	72	1	531	0	0	0	0	25	37630
PER CENTAGE INCREASE												
88-89 DECEMBER	-43	-31	-69	-58	0	-86	0	0	0	0	400	-50
88-89 12 MOS.	-40	8	-40	-54	0	-80	0	0	0	0	400	-41

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.
LOAN TOTALS OF LESS THAN $500,000 ARE SHOWN AS 0.

OFFICE OF FINANCIAL MANAGEMENT
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TABLE 5

ORIGINATIONS OF MORTGAGE LOANS FOR ALL PROPERTIES (EXCEPT LAND)
(MILLIONS OF DOLLARS)

MONTH	COMMER-CIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORT-GAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORT-GAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LONG TERM LOANS												
88 DECEMBER	21867	3589	17173	7404	6	7087	0	5	516	0	385	58032
89 JANUARY	16414	2614	12829	1568	6	5968	0	21	482	0	240	40142
FEBRUARY	15156	2129	11377	1310	6	4663	0	14	392	0	294	35341
MARCH	17210	2518	15404	2300	185	6208	0	1	502	0	204	44532
APRIL	15919	2303	13453	2585	20	5983	0	2	626	0	262	41153
MAY	20342	2561	13063	1849	20	5774	0	2	556	0	281	44448
JUNE	22277	2388	12608	2480	33	5731	0	6	546	0	357	46426
JULY	22356	2244	10655	2335	15	5953	0	3	403	0	291	44255
AUGUST	21815	2531	13863	2825	13	6748	0	5	482	0	180	48462
SEPTEMBER	20126	2495	13256	3236	238	6496	0	8	496	0	189	46540
OCTOBER	23548	2594	13499	3047	75	5777	0	9	431	0	328	49308
NOVEMBER	22163	2540	12424	3288	40	6278	0	14	427	0	248	47422
DECEMBER	25934	3228	13055	3964	54	6158	0	65	418	0	513	53389
PCT SHARE-DECEMBER	49	6	24	7	0	12	0	0	1	0	1	
12 MOS. 88	237478	38328	195461	38280	295	90865	0	503	6204	0	3508	610922
12 MOS. 89	243260	30145	155486	30787	705	71737	0	150	5761	0	3387	541618
PER CENTAGE INCREASE												
88-89 DECEMBER	19	-10	-24	-46	800	-13	0	1200	-19	0	33	-8
88-89 12 MOS.	2	-21	-20	-20	139	-21	0	-70	-7	0	-3	-11
CONSTRUCTION LOANS												
88 DECEMBER	18401	653	3418	25	0	2041	0	2	32	0	95	24667
89 JANUARY	14424	385	2356	30	1	559	0	1	2	0	108	17866
FEBRUARY	15739	426	2120	37	0	599	0	1	35	0	233	19190
MARCH	14803	413	3031	26	0	1006	0	1	35	0	142	19457
APRIL	13053	585	2783	20	0	465	0	1	34	0	96	17037
MAY	14077	497	2930	20	0	603	0	0	35	0	205	18367
JUNE	14745	512	2938	23	0	786	0	0	33	0	301	19338
JULY	18598	596	2449	19	0	620	0	1	28	0	95	22406
AUGUST	18183	680	2747	22	0	471	0	1	36	0	89	22229
SEPTEMBER	16231	521	2384	24	0	350	0	1	33	0	109	19653
OCTOBER	14755	734	2071	34	0	355	0	1	33	0	109	18092
NOVEMBER	17127	356	1920	30	0	315	0	1	33	0	89	19871
DECEMBER	19119	535	2113	33	0	283	0	2	33	0	106	22224
PCT SHARE-DECEMBER	86	2	10	0	0	1	0	0	0	0	0	
12 MOS. 88	197108	7672	37554	362	0	16979	0	29	334	0	1437	261475
12 MOS. 89	190854	6240	29842	318	1	6412	0	11	370	0	1682	235730
PER CENTAGE INCREASE												
88-89 DECEMBER	4	-18	-38	32	0	-86	0	0	3	0	12	-10
88-89 12 MOS.	-3	-19	-21	-12	0	-62	0	-62	11	0	17	-10

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NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING.
LOAN TOTALS OF LESS THAN $500,000 ARE SHOWN AS 0.

04/17/90

TABLE 6

PURCHASES AND SALES OF LOANS FOR 1-4 FAMILY NONFARM HOMES
(MILLIONS OF DOLLARS)

MONTH	COMMERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORTGAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LOAN PURCHASES												
88 DECEMBER	1944	107	4987	688	27	2922	2117	13	3662	14547	719	31733
89 JANUARY	1680	158	3558	231	20	2909	2123	112	1874	11287	499	24451
FEBRUARY	1593	120	2475	264	54	2749	980	23	1573	12626	555	23012
MARCH	1508	78	3389	54	153	2826	660	19	1706	14938	589	25920
APRIL	1251	134	3324	125	42	2514	1346	120	1384	13222	766	24228
MAY	1732	147	2796	147	11	3803	1005	17	2003	11955	555	24171
JUNE	1632	76	2918	202	3	3598	1263	135	2530	14732	567	27656
JULY	1468	71	2719	137	39	4611	1366	18	2480	15268	518	28695
AUGUST	2087	82	3776	125	25	6134	1636	31	3217	15765	515	33393
SEPTEMBER	1811	102	3392	251	2	5225	1734	212	2166	20250	500	35645
OCTOBER	2179	180	2980	362	30	7008	696	38	2741	18959	491	35664
NOVEMBER	4604	180	2772	110	15	6390	1184	85	2595	20241	422	38598
DECEMBER	5020	104	4219	77	25	5943	2231	163	2870	23018	369	44039
PCT SHARE-DECEMBER	11	0	10	0	0	13	5	0	7	52	1	
12 MOS. 88	24301	4115	49492	2266	98	35812	23411	650	29135	142769	6055	318104
12 MOS. 89	26565	1432	38318	2085	419	53710	16224	973	27139	192261	6346	365472
PER CENTAGE INCREASE												
88-89 DECEMBER	158	-3	-15	-89	-7	103	5	1154	-22	58	-49	39
88-89 12 MOS.	9	-65	-23	-8	328	50	-31	50	-7	35	5	15
LOAN SALES												
88 DECEMBER	4356	1434	9526	1504	0	7871	0	99	436	19	0	25245
89 JANUARY	2356	769	4943	130	0	8137	0	28	683	0	0	17046
FEBRUARY	1679	1357	6764	149	0	7581	0	118	924	1	0	18573
MARCH	2037	1004	8102	73	1	9612	0	0	529	7	0	21365
APRIL	3929	1484	5903	61	0	7491	0	0	82	90	0	19040
MAY	3344	667	6636	52	0	8217	0	0	138	36	0	19090
JUNE	3492	863	9129	83	0	7682	0	0	96	1	0	21346
JULY	7458	722	7122	83	1	8073	0	0	64	10	0	23533
AUGUST	3330	980	9889	66	1	8495	0	0	483	1	0	23245
SEPTEMBER	5170	1079	10402	82	0	9848	0	0	311	0	0	26892
OCTOBER	4578	877	8569	122	0	11678	0	0	30	1	0	25855
NOVEMBER	4011	920	9065	295	0	11215	0	0	262	1	0	25769
DECEMBER	4782	1729	14303	251	0	10743	0	0	439	0	0	32247
PCT SHARE-DECEMBER	15	5	44	1	0	33	0	0	1	0	0	
12 MOS. 88	39475	10428	97858	3668	34	118080	0	222	6326	258	20	276369
12 MOS. 89	46166	12451	100827	1447	3	108772	0	146	4041	148	0	274001
PER CENTAGE INCREASE												
88-89 DECEMBER	10	21	50	-83	0	36	0	0	1	0	0	28
88-89 12 MOS.	17	19	3	-61	-91	-8	0	-34	-36	-43	0	-1

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
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OFFICE OF FINANCIAL MANAGEMENT
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TABLE 7

PURCHASES AND SALES OF LOANS FOR MULTIFAMILY RESIDENTIAL PROPERTIES
(MILLIONS OF DOLLARS)

MONTH	COMMER-CIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORT-GAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORT-GAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LOAN PURCHASES												
88 DECEMBER	4	2	196	17	0	0	0	7	179	582	0	986
89 JANUARY	57	0	116	2	1	13	0	3	323	437	0	952
FEBRUARY	65	0	31	15	1	0	0	10	138	436	3	699
MARCH	63	0	97	12	10	0	0	5	229	387	2	805
APRIL	4	0	81	20	0	0	0	16	228	734	2	1085
MAY	7	0	63	4	1	0	0	17	282	315	1	690
JUNE	0	1	126	24	0	0	0	1	294	193	2	641
JULY	0	1	32	14	1	0	0	8	290	388	0	734
AUGUST	0	1	76	24	1	0	0	37	262	656	0	1057
SEPTEMBER	82	1	69	43	0	0	0	31	267	116	3	612
OCTOBER	4	1	35	18	0	0	0	11	431	103	0	603
NOVEMBER	8	16	36	16	0	0	0	53	537	109	0	775
DECEMBER	254	1	278	22	0	0	0	37	447	362	15	1416
PCT SHARE-DECEMBER	18	0	20	2	0	0	0	3	32	26	1	
12 MOS. 88	81	164	2340	141	188	229	0	73	1962	5667	61	10905
12 MOS. 89	544	22	1040	214	15	13	0	229	3728	4236	28	10069
PER CENTAGE INCREASE												
88-89 DECEMBER	6798	-35	42	29	0	0	0	429	150	-38	0	44
88-89 12 MOS.	575	-87	-56	52	-92	-94	0	214	90	-25	-54	-8
LOAN SALES												
88 DECEMBER	0	179	568	0	0	480	0	0	0	0	0	1227
89 JANUARY	40	246	207	0	1	384	0	0	0	0	0	878
FEBRUARY	0	210	382	0	0	566	0	1	0	0	0	1159
MARCH	0	210	612	0	0	179	0	1	0	0	0	1002
APRIL	0	210	172	6	0	326	0	0	0	0	0	714
MAY	0	210	182	12	0	220	0	2	0	0	0	626
JUNE	0	387	151	14	0	81	0	0	0	0	0	633
JULY	3	0	503	1	0	282	0	10	0	0	0	799
AUGUST	0	0	800	0	0	329	0	0	0	0	0	1129
SEPTEMBER	20	1	217	13	0	689	0	1	0	0	0	941
OCTOBER	0	2	64	19	0	287	0	3	0	0	0	375
NOVEMBER	0	0	120	10	0	655	0	1	0	0	0	786
DECEMBER	123	59	390	1	0	575	0	2	0	0	0	1150
PCT SHARE-DECEMBER	11	5	34	0	0	50	0	0	0	0	0	
12 MOS. 88	80	332	4043	7	117	4425	0	13	402	0	1	9421
12 MOS. 89	186	1535	3800	76	1	4573	0	21	0	0	0	10192
PER CENTAGE INCREASE												
88-89 DECEMBER	0	-67	-31	0	0	20	0	0	0	0	0	-6
88-89 12 MOS.	132	362	-6	986	-99	3	0	62	0	0	0	8

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING. — 04/17/90
LOAN TOTALS OF LESS THAN $500,000 ARE SHOWN AS 0.

TABLE 8

PURCHASES AND SALES OF LOANS FOR NONFARM NONRESIDENTIAL PROPERTIES
(MILLIONS OF DOLLARS)

MONTH	COMMERCIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORTGAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORTGAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LOAN PURCHASES												
88 DECEMBER	1259	0	420	367	152	44	0	105	0	0	0	2347
89 JANUARY	749	0	275	70	151	0	0	57	0	0	0	1302
FEBRUARY	605	7	114	50	162	4	0	12	0	0	0	954
MARCH	377	0	161	104	15	0	0	10	0	0	0	667
APRIL	474	0	149	58	57	0	0	2	0	0	0	740
MAY	799	0	214	128	10	0	0	20	0	0	0	1171
JUNE	35	0	254	79	2	10	0	67	0	0	0	447
JULY	37	3	201	45	0	4	0	143	0	0	0	433
AUGUST	16	3	438	44	0	0	0	164	0	0	0	665
SEPTEMBER	65	71	112	72	1	0	0	21	0	0	0	342
OCTOBER	94	13	93	190	0	0	0	3	0	0	0	393
NOVEMBER	47	28	90	79	0	0	0	66	0	0	0	310
DECEMBER	613	3	92	66	0	0	0	95	0	0	0	869
PCT SHARE-DECEMBER	71	0	11	8	0	0	0	11	0	0	0	
12 MOS. 88	2415	89	3645	1571	689	251	0	650	1	0	0	9311
12 MOS. 89	3911	128	2193	985	398	18	0	660	0	0	0	8293
PER CENTAGE INCREASE												
88-89 DECEMBER	-51	0	-78	-82	0	0	0	-10	0	0	0	-63
88-89 12 MOS.	62	44	-40	-37	-42	-93	0	2	0	0	0	-11
LOAN SALES												
88 DECEMBER	121	0	1917	29	2	107	0	0	0	0	0	2176
89 JANUARY	7	20	807	9	0	149	0	0	0	0	0	992
FEBRUARY	117	0	167	3	0	36	0	1	0	0	0	324
MARCH	306	42	164	35	21	46	0	0	0	0	0	614
APRIL	160	26	247	70	17	99	0	0	0	0	0	619
MAY	178	4	67	99	18	35	0	0	0	0	0	401
JUNE	198	33	204	142	16	110	0	0	0	0	0	703
JULY	37	2	106	5	0	137	0	3	0	0	0	290
AUGUST	78	0	220	1	0	269	0	10	0	0	0	578
SEPTEMBER	566	2	153	45	1	216	0	0	0	0	0	983
OCTOBER	106	33	122	169	0	7	0	0	0	0	0	437
NOVEMBER	92	0	105	171	0	357	0	0	0	0	0	725
DECEMBER	216	0	326	16	0	18	0	0	0	0	0	576
PCT SHARE-DECEMBER	38	0	57	3	0	3	0	0	0	0	0	
12 MOS. 88	2037	419	5120	330	236	620	0	85	0	1	0	8847
12 MOS. 89	2061	162	2688	765	73	1479	0	14	0	0	0	7242
PER CENTAGE INCREASE												
88-89 DECEMBER	78	0	-83	-45	0	-83	0	0	0	0	0	-74
88-89 12 MOS.	1	-61	-48	132	-69	139	0	-84	0	0	0	-18

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
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LOAN TOTALS OF LESS THAN $500,000 ARE SHOWN AS 0.

OFFICE OF FINANCIAL MANAGEMENT
04/17/90

TABLE 9

PURCHASES AND SALES OF LOANS FOR FARM PROPERTIES
(MILLIONS OF DOLLARS)

MONTH	COMMER-CIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORT-GAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORT-GAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LOAN PURCHASES												
88 DECEMBER	0	0	0	0	0	0	0	0	113	0	0	113
89 JANUARY	0	0	0	0	0	0	0	0	0	0	0	0
FEBRUARY	0	0	0	0	0	0	0	0	0	0	0	0
MARCH	0	0	0	0	0	0	0	0	1	0	0	1
APRIL	0	0	0	0	0	0	0	0	159	0	0	159
MAY	0	0	0	0	0	0	0	0	4	0	0	4
JUNE	0	0	0	0	0	0	0	0	0	0	0	0
JULY	0	0	0	25	0	0	0	0	1	0	0	26
AUGUST	0	0	0	302	0	0	0	0	0	0	0	302
SEPTEMBER	0	0	0	40	0	0	0	0	0	0	0	40
OCTOBER	0	0	0	11	0	0	0	0	1	0	0	12
NOVEMBER	0	0	0	5	0	0	0	0	2	0	0	7
DECEMBER	0	0	0	64	0	0	0	0	15	0	0	79
PCT SHARE-DECEMBER	0	0	0	81	0	0	0	0	19	0	0	
12 MOS. 88	0	0	0	0	0	0	0	0	194	0	0	194
12 MOS. 89	0	0	0	447	0	0	0	0	183	0	0	630
PER CENTAGE INCREASE												
88-89 DECEMBER	0	0	0	0	0	0	0	0	-87	0	0	-30
88-89 12 MOS.	0	0	0	0	0	0	0	0	-6	0	0	225
LOAN SALES												
88 DECEMBER	0	0	0	0	0	0	0	0	0	113	0	113
89 JANUARY	0	0	0	0	0	0	0	0	0	0	0	0
FEBRUARY	0	0	0	0	0	0	0	0	0	0	0	0
MARCH	0	0	0	0	0	0	0	0	0	1	0	1
APRIL	0	0	0	0	0	0	0	0	0	159	0	159
MAY	0	0	0	0	0	0	0	0	0	4	0	4
JUNE	38	0	0	0	0	0	0	0	0	0	0	38
JULY	0	0	0	0	0	0	0	0	0	1	0	1
AUGUST	0	0	0	0	0	0	0	0	0	0	0	0
SEPTEMBER	0	0	0	0	0	0	0	0	0	0	0	0
OCTOBER	0	0	0	0	0	0	0	0	0	1	0	1
NOVEMBER	0	0	0	35	0	0	0	0	0	2	0	37
DECEMBER	0	0	0	0	0	0	0	0	0	15	0	15
PCT SHARE-DECEMBER	0	0	0	0	0	0	0	0	0	100	0	
12 MOS. 88	0	0	0	0	0	0	0	0	0	194	0	194
12 MOS. 89	38	0	0	35	0	0	0	0	0	183	0	256
PER CENTAGE INCREASE												
88-89 DECEMBER	0	0	0	0	0	0	0	0	0	-87	0	-87
88-89 12 MOS.	0	0	0	0	0	0	0	0	0	-6	0	32

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT — OFFICE OF FINANCIAL MANAGEMENT
NOTE: SUM OF COMPONENTS MAY NOT EQUAL TOTALS DUE TO ROUNDING. — 04/17/90
LOAN TOTALS OF LESS THAN $500,000 ARE SHOWN AS 0.

TABLE 10

PURCHASES AND SALES OF LOANS FOR ALL PROPERTIES
(MILLIONS OF DOLLARS)

MONTH	COMMER-CIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORT-GAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORT-GAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
LOAN PURCHASES												
88 DECEMBER	3206	109	5603	1072	179	2966	2117	125	3954	15129	719	35179
89 JANUARY	2486	158	3949	303	172	2922	2123	172	2197	11724	499	26705
FEBRUARY	2263	127	2620	329	217	2753	980	45	1711	13062	558	24665
MARCH	1948	78	3647	170	178	2826	660	34	1936	15325	591	27393
APRIL	1729	134	3554	203	99	2514	1346	138	1771	13956	768	26212
MAY	2538	147	3073	279	22	3803	1005	54	2289	12270	556	26036
JUNE	1667	77	3298	305	5	3608	1263	203	2824	14925	569	28744
JULY	1505	75	2952	221	40	4615	1366	169	2771	15656	518	29888
AUGUST	2103	86	4290	495	26	6134	1636	232	3479	16421	515	35417
SEPTEMBER	1958	174	3573	406	3	5225	1734	264	2433	20366	503	36639
OCTOBER	2277	194	3108	581	30	7008	696	52	3173	19062	491	36672
NOVEMBER	4659	224	2898	210	15	6390	1184	204	3134	20350	422	39690
DECEMBER	5887	108	4589	229	25	5943	2231	295	3332	23380	384	46403
PCT SHARE-DECEMBER	13	0	10	0	0	13	5	1	7	50	1	
12 MOS. 88	26797	4368	55477	3978	975	36292	23411	1373	31292	148436	6116	338515
12 MOS. 89	31020	1582	41551	3731	832	53741	16224	1862	31050	196497	6374	384464
PER CENTAGE INCREASE												
88-89 DECEMBER	84	-1	-18	-79	-86	100	5	136	-16	55	-47	32
88-89 12 MOS.	16	-64	-25	-6	-15	48	-31	36	-1	32	4	14
LOAN SALES												
88 DECEMBER	4477	1613	12011	1533	2	8458	0	99	436	132	0	28761
89 JANUARY	2403	1035	5957	139	1	8670	0	28	683	0	0	18916
FEBRUARY	1796	1567	7313	152	0	8183	0	120	924	1	0	20056
MARCH	2343	1256	8878	108	22	9837	0	1	529	8	0	22982
APRIL	4089	1720	6322	137	17	7916	0	0	82	249	0	20532
MAY	3522	881	6885	163	18	8472	0	2	138	40	0	20121
JUNE	3728	1283	9484	239	16	7873	0	0	96	1	0	22720
JULY	7498	724	7731	89	1	8492	0	13	64	11	0	24623
AUGUST	3408	980	10909	67	1	9093	0	10	483	1	0	24952
SEPTEMBER	5756	1082	10772	140	1	10753	0	1	311	0	0	28816
OCTOBER	4684	912	8755	310	0	11972	0	3	30	2	0	26668
NOVEMBER	4103	920	9290	511	0	12227	0	1	262	3	0	27317
DECEMBER	5121	1788	15019	268	0	11336	0	2	439	15	0	33988
PCT SHARE-DECEMBER	15	5	44	1	0	33	0	0	1	0	0	
12 MOS. 88	41592	11179	107021	4005	387	123125	0	320	6728	453	21	294831
12 MOS. 89	48451	14148	107315	2323	77	114824	0	181	4041	331	0	291691
PER CENTAGE INCREASE												
88-89 DECEMBER	14	11	25	-83	0	34	0	-98	1	-89	0	18
88-89 12 MOS.	16	27	0	-42	-80	-7	0	-43	-40	-27	0	-1

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OFFICE OF FINANCIAL MANAGEMENT
04/17/90

TABLE 11

ACQUISITIONS OF MORTGAGE LOANS FOR 1-4 FAMILY NONFARM HOMES
(MILLIONS OF DOLLARS)

MONTH	COMMER-CIAL BANKS	MUTUAL SAVINGS BANKS	SAVINGS & LOAN ASSNS.	LIFE INS. COS.	PRIVATE PENSION FUNDS	MORT-GAGE COS.	PRIVATE MBS CONDUITS	ST.&L. RETIRE. FUNDS	FEDERAL CREDIT AGENCIES	MORT-GAGE POOLS	ST.&L. INVEST. AGENCIES	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
GROSS ACQUISITIONS												
88 DECEMBER	10330	2709	18470	1143	27	9381	2117	15	3912	14547	841	63492
89 JANUARY	9650	2178	13850	303	20	8195	2123	113	2086	11287	588	50593
FEBRUARY	8663	1603	11799	325	54	7243	980	25	1760	12626	631	45709
MARCH	10390	1924	16260	105	153	8816	660	20	1942	14938	685	55893
APRIL	10433	1904	14756	226	42	8044	1346	121	1572	13222	857	52523
MAY	12493	2114	14085	246	11	9105	1005	18	2234	11955	678	53944
JUNE	13047	1938	13788	278	3	9075	1263	136	2779	14732	698	57737
JULY	11193	1882	12214	222	40	10133	1366	20	2683	15268	654	55675
AUGUST	13759	2112	16039	246	25	12284	1636	33	3480	15765	633	66012
SEPTEMBER	14251	2060	15338	361	106	10817	1734	214	2430	20250	592	68153
OCTOBER	14355	2245	15049	533	53	12504	696	40	2949	18959	585	67968
NOVEMBER	15353	2166	13940	281	27	11602	1184	87	2825	20241	507	68213
DECEMBER	15971	2502	15680	402	39	11498	2231	197	3093	23018	447	75078
PCT SHARE-DECEMBER	21	3	21	1	0	15	3	0	4	31	1	
12 MOS. 88	126165	32540	209938	5597	130	121119	23411	668	31993	142769	7341	701671
12 MOS. 89	149758	24628	172798	3528	573	119316	16224	1024	29833	192261	7555	717498
PER CENTAGE INCREASE												
88-89 DECEMBER	55	-8	-15	-65	44	23	5	1213	-21	58	-47	18
88-89 12 MOS.	19	-24	-18	-37	341	-1	-31	53	-7	35	3	2
NET ACQUISITIONS												
88 DECEMBER	5974	1275	8944	-361	27	1510	2117	-84	3476	14528	841	38247
89 JANUARY	7494	1409	8907	173	20	58	2123	85	1403	11287	588	33547
FEBRUARY	6984	246	5035	176	54	-338	980	-93	836	12625	631	27136
MARCH	8353	920	8158	32	152	-796	660	20	1413	14931	685	34528
APRIL	5504	420	8853	165	42	553	1346	121	1490	13132	857	33483
MAY	9149	1447	7449	194	11	888	1005	18	2096	11919	678	34854
JUNE	9555	1075	4659	195	3	1393	1263	136	2683	14731	698	36391
JULY	3735	1160	5092	139	39	2060	1366	20	2619	15258	654	32142
AUGUST	10429	1132	6150	180	24	3789	1636	33	2997	15764	633	42767
SEPTEMBER	9081	981	4936	279	106	969	1734	214	2119	20250	592	41261
OCTOBER	9777	1360	6480	411	53	826	696	40	2919	18958	585	42113
NOVEMBER	11342	1246	4875	-14	27	387	1184	87	2563	20240	507	42444
DECEMBER	11189	773	1377	151	39	755	2231	197	2654	23018	447	42831
PCT SHARE-DECEMBER	26	2	3	0	0	2	5	0	6	54	1	
12 MOS. 88	86690	22112	112080	1929	96	3039	23411	446	25667	142511	7321	425302
12 MOS. 89	103592	12177	71971	2081	570	10544	16224	878	25792	192113	7555	443497
PER CENTAGE INCREASE												
88-89 DECEMBER	87	-39	-85	-142	44	-50	5	-335	-24	58	-47	12
88-89 12 MOS.	19	-45	-36	8	494	247	-31	97	0	35	3	4

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